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New lottery show 'encourages gambling'

BBC under fire for promoting scratchcard TV

BY CAROL MIDGLEY AND ANDREW PIERCE

THE BBC faced a barrage of criticism last night over its revamped National Lottery game show after claims that it was promoting television gambling and damaged the corporation's standing as a public service broadcaster.



TV Dreams scratchcard: winners compete on screen

tradition of public service broadcasting and said that his committee would raise the matter with the BBC next week. Francis Maude, the Shadow Culture Secretary, said the Tories intended to table a series of Government questions.

since they have agreed to endorse something called TV Dreams where the whole point of it is that you win a place on the game show, it is ridiculous. People are getting nervous.

A BBC spokeswoman insisted, however, that the show would provide spectacular entertainment. "It is not interactive. You do not have to buy a ticket to enjoy the programme. It is in the spirit of public service broadcasting to cover national events such as the National Lottery and to provide an entertaining programme for family viewing. The show complies with our Producer Guidelines."

Those guidelines stipulate that BBC trailers and programmes should not actively promote the purchase of Lottery tickets or scratchcards, or give details of where they are sold. It is considered acceptable for the mechanism of Lottery draws or games to be explained, although on-air references to Camelot are banned.

But Barry Cox, director of the ITV Association, said that it was unlikely that a commercial station would be allowed to broadcast the new show: "We could not bid for the Lottery when it started because the Independent Television Commission has tougher rules about this sort of thing than the BBC governors seem to have. Speculation about this new show suggests it is even further outside what the ITC would permit."

Gambling slump, page 2



Braced for a fashion bonanza

BY KATHRYN KNIGHT

WITH Kate Moss and Naomi Campbell staying away this year, it fell to aristocratic model Honor Fraser to bring a touch of drama to London Fashion Week yesterday.

Ms Fraser, the face of Givenchy, had her torso painted with a Union Jack by make-up artist Tina Earnshaw to launch the series of 50 catwalk shows over the next five days. The 24-year-old said it was the high point of the fashion year. "It is by far the most fun for models."

The week is also expected to



Cordelia Oakes-Ash: tipped for stardom

seal the career of one young model, tipped for stardom in spite of her unconventional smile. Cordelia Oakes-Ash, a 17-year-old from Wimborne Minster in Dorset, is one of the most sought-after models at the show, despite the fact she wears a dental brace.

The model, who normally drops her surname, is studying for A levels in French, Spanish and Mathematics.

Lining pockets, page 9 Magazine, page 72 Weekend, page 3

Sinn Fein ban

The British and Irish Governments yesterday incurred Sinn Fein's fury by expelling it from the peace talks and enraged Unionists by saying it could return in just over two weeks, provided there was no more IRA violence. Page 2

Hip warning

The hospital trust that was the biggest loser of the 3M Capital article had a warning three years ago that it had a high failure rate. Page 12

Table with 2 columns: Category and Value. Includes WEATHER, CROSSWORD, COURT & SOCIAL, LETTERS, OBITUARIES, SIMON JENKINS, THEATRES, BUSINESS NEWS, UNIT TRUSTS, SHARE PRICES, MONEY, SPORT, WEEKEND, GARDENING, PROPERTY, TRAVEL, FAITH.

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Clinton pleads for Arab support against Saddam

FROM MICHAEL THEODOULOU IN BAGHDAD AND TOM RHODES

PRESIDENT CLINTON made a final attempt to turn the Arab world against Saddam Hussein last night as Kofi Annan, the United Nations Secretary-General, flew into Baghdad on his make-or-break mission.

Meanwhile, Madeleine Albright, the US Secretary of State, authorised the departure of American families from the embassies in Kuwait from the embassies in Kuwait and Israel in response to anxieties expressed by American citizens in the region.

In a message broadcast to Arab countries, Mr Clinton tried to drive a wedge between Saddam and his supporters by blaming the Iraqi leader for any conflict that may result from the crisis over his failure to provide access to UN weapons inspections.

America had no quarrel with the Iraqi people and was making every effort to seek a



Annan: "sacred duty" to find a peaceful solution

peaceful diplomatic solution, Mr Clinton said, but Saddam would be solely responsible for civilian casualties if war was the only option. He added: "We want to see the

Iraqi people free of the constant warfare."

Arriving in Baghdad, Mr Annan spoke of his "sacred duty" to try to find a peaceful solution to the Gulf crisis. He said that he was "reasonably optimistic", a phrase echoed by Tariq Aziz, the Iraqi Deputy Prime Minister, who met him at the airport. Asked about the prospects for a breakthrough, a senior UN diplomat travelling with Mr Annan said: "It's 50-50."

The talks are due to start this morning when the UN delegation meets an Iraqi team of at least 12 cabinet ministers led by Mr Aziz. Mr Annan is expected to meet Saddam today or tomorrow.

In New York, the UN Security Council last night agreed to more than double the amount of crude Iraq can sell under the "oil-for-food" scheme.

Reports, pages 18 and 19 Simon Jenkins, page 22 Letters, page 23

Irvine bruised by 'media vendetta'

BY PHILIP WEBSTER AND NICHOLAS WATT

LORD IRVINE of Lairg believes that he has become the victim of a vendetta after a new furor yesterday over his plan to furnish his official home with more than a hundred works of art from four of Britain's leading galleries.

As political enemies accused him of "looting and pillaging", Tony Blair went to the defence of his close friend while aides pointed out that the artworks were being taken from gallery cellars to official apartments where they will be on public display.

Lord Irvine and his wife were said to feel that they had become targets for attacks because of their closeness to the Prime Minister and because of Lord Irvine's remarks on a privacy law. His friends said the recent revelations about spending on his apartments had left him bruised. "He does feel it has become a vendetta," one said. Another said: "His feeling is 'they are out to get me.'"

However, the sheer scale of the artworks to be taken into the Lord Chancellor's nine-room official residence in the House of Lords took Westminster by surprise. His colleagues in the Cabinet have been far more modest in their acquisitions. Some ministers are privately exasperated that Lord Irvine cannot "escape" the wrong sort of headlines.

The paintings, prints and statues come from the Royal Academy, the Imperial War Museum, the National Maritime Museum and the National Gallery of Scotland. They will be on view to members of the public who tour the apartments when the refurbishment is complete. There will also be arrangements for groups of art scholars to view the paintings. Officials insisted that the works would be returned "the moment the galleries wanted them for a public show."

Private exhibition, page 3

EC blows whistle on World Cup ticket sales

BY CHARLES BREMNER AND PETER FOSTER

BRITISH football fans have a better chance of getting to this summer's World Cup after the European Commission told the French organisers to make more tickets available to foreign supporters.

The Commission ruled yesterday that the policy of allocating 50 per cent of tickets to home fans was discriminatory and in breach of EU monopoly laws. The organisers have now been given two weeks to respond to Karel van Miert,

the EU's competition commissioner. If they do not change the approach, the Commission will start proceedings that may lead to heavy fines.

British fans have been clamouring for more tickets since it emerged that only 3,000 seats would be available for England's matches. The Football Association said last night: "If this means we can get more tickets for genuine England fans we would, of course, be delighted so long as security arrangements were not compromised."

The order leaves the cups

French hosts facing a potential organisational nightmare, since all tickets have been carefully allocated to minimise the risk of crowd trouble by segregating opposing fans.

The French Organising Committee said that it was waiting anxiously for the Commission's letter, but Isabelle Delage, the director of the ticketing department, said she was surprised at the objections, adding: "The ticket allocations were fixed by FIFA."

The Commission action is the latest in a series of moves

against what Brussels sees as illegal closed practices by sporting bodies. Its investigation focused on the French telephone and Internet ordering system, which can be reached only with difficulty from outside France. The commissioner's spokesman also criticised the requirement that all tickets must be sent to French postal addresses, remarking: "We explained to them that there are reliable postal services outside France."

Football, pages 36-39



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**BEHIND THE MASK:**  
 Why Eric Clapton changed tune

# Sinn Fein calls for protests over peace talks expulsion

By MARTIN FLETCHER, CHIEF IRELAND CORRESPONDENT

THE British and Irish Governments yesterday incurred Sinn Fein's fury by expelling it from the peace talks, then enraged Unionists by saying it could return in just over two weeks provided there was no more IRA violence.

Gerry Adams, Sinn Fein's president, called the punishment, which came after two IRA murders last week, disgraceful and a "huge setback" to his party's peace strategy.

Andrew Mackay, the Shadow Northern Ireland Secretary, called the decision very disappointing and said "sinn politics" risked devaluing the talks and cheapening human life.

Mo Mowlam, the Northern Ireland Secretary, acknowledged that both expulsions were shorter than they might have been because the talks had a May deadline and were entering their most critical period. She also underlined that any further acts of violence would mean permanent expulsion.

Sinn Fein had asked to be told of the decision in person, and Mr Adams arrived at Stormont at 2.30pm with an entourage of at least 20 Sinn Fein councillors for the benefit of the television cameras. It was a sign of the Establishment's ambivalence towards him that he came straight from delivering his first speech to Northern Ireland's business leaders.

The Ulster Unionist Party denounced the decision as a "fig-leaf expulsion" that cheapened human life and bought the peace process to a new low. David Trimble, the party's leader, said it would consider its position if Sinn



Expelled: Mitchell McLaughlin, the Sinn Fein chairman, with party members

long an expulsion would risk the collapse of the IRA ceasefire but too light a punishment could precipitate a Unionist walkout. In the event the punishment was the lightest possible, with the Irish in particular pressing for a "soft landing" for Sinn Fein.

Sinn Fein will miss just six negotiating days and be readmitted in time for its leaders to attend the White House St Patrick's Day party. Its contacts with the two Governments will continue and David Andrews, the Irish Foreign Minister, pointedly

praised its contribution to the talks. Mr Adams nonetheless claimed that his party's expulsion had plunged the peace process into crisis and demanded urgent meetings with Tony Blair and Bertie Aherin. He said the charges against his party were groundless, claimed that the voices of 175,000 Sinn Fein voters had been unjustly silenced, and accused the Governments of capitulating to threats of a Unionist walkout.

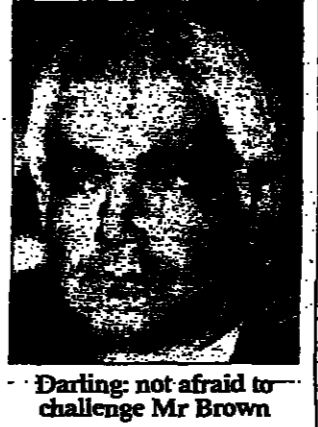
Mr Adams equivocated when asked if he could keep hardcore republicans in line. He also questioned whether Sinn Fein would return on March 9 if his complaints were not addressed. In Dublin Sinn Fein abandoned its three-day-old attempt to win an injunction blocking its expulsion. Mr Adams said he would almost certainly cancel a fundraising trip to America next week, thus sparing the Clinton administration an awkward diplomatic decision.

## Darling set to replace Harman

Treasury minister is ideally placed to take over, says Philip Webster

ALISTAIR DARLING is expected to replace Harriet Harman as Social Security Secretary, heading the campaign for welfare reform, in a Cabinet reshuffle being discussed by the Prime Minister's advisers.

The Chief Secretary to the Treasury is the strong favourite for one of the most important jobs in the Government after performing well as Gordon Brown's deputy in charge of the cross-Whitehall comprehensive spending review exercise. He has also emerged as a figure of stature and independence within the Cabinet.



Darling: not afraid to challenge Mr Brown

Mr Darling has always been seen as being as close to Mr Blair as he is to Mr Brown, and his promotion might inevitably be portrayed as another move by Mr Blair to rein in the Chancellor. Much of his work during the year-long spending reviews has been concentrated on social security expenditure, and well-placed sources say that he would be the ideal figure to oversee the reforms with Frank Field, the Minister for Welfare Reform. He is regarded as a much stronger figure within the Government than Ms Harman, whose credibility was damaged by the row over lone-parent benefits and the perception that she is too close to Mr Brown.

Although he would be moving from the Treasury, sources say that Mr Darling has the independence and authority to show that the welfare reforms, on which the Government might succeed or fail, is not a cut-driven Treasury exercise. The reshuffle is not thought likely to take place until after the spending review discussions are completed in the summer, but there remains a possibility that Mr Blair will spring a surprise and do it in the Easter recess.

Ms Harman's departure from a post that will involve a lengthy campaign to win over party activists is now regarded as inevitable. It is thought that Mr Blair will move her to another post rather than dismiss her from the Cabinet altogether. She has been an important "modernising" ally and friends say he would be reluctant to lose her.

Helen Liddell, who is serving in Mr Brown's Treasury team as Economic Secretary, has come to the front of the race in the middle ranks of ministers to enter the Cabinet. Mrs Liddell is seen as the obvious candidate to succeed Mr Darling as Chief Secretary and one for whom Mr Brown would be seeking promotion in any case. Another possibility for Mrs Liddell is the job of Scottish Secretary after Donald Dewar stands down to run for Scottish First Minister.

Mo Mowlam is strongly tipped to take the new post of the Government's chief spokesman, which will be a Cabinet job. Whether she gets it will depend on whether Mr Blair feels he can afford to move her from Northern Ireland at what may be a delicate stage in the peace process. Ministers mentioned as possibilities for the Northern Ireland job are Jack Cunningham, the Agriculture Minister, and Chris Smith, the Heritage Secretary. Gavin Strang, the Transport Minister, remains the most likely Cabinet casualty, with Alan Milburn, the Health Minister, Stephen Byers, the Education Minister, and Peter Mandelson, the Minister without Portfolio, the expected new arrivals along with Mrs Liddell.

### NEWS IN BRIEF

#### Dogs to eat beef on bone

The ban on the sale of beef on the bone is to be partially lifted to enable dogs to chew on a marrow bone. Ministers are to allow butchers to sell cattle bones direct to customers for their pets.

The move applies only to waste bones, from the legs, ribs and backbone of cattle, and will not allow dog owners to buy T-bone steaks by claiming they are for their pets. Butchers had been told that they could only sell waste bones to licensed premises.

#### Judge back

Mr Justice Harman, who quit last week after criticism from Appeal judges, returned to the High Court to overturn a deputy district judge's ruling in a bankruptcy hearing. His resignation does not take effect until April 20.

#### Yacht death

Lady Gillett, 70, whose husband, Sir Robin, is a former Lord Mayor of London, had drunk more than four times the driving limit when she fell into the sea while alone on their yacht at Cowes, an inquest heard. Verdict: open.

#### Traffic devil

Three collisions within 24 hours of the Angel of the North being put up by the A1 in Gateshead raised fears it could prove to be a traffic hazard. Council officials said they would be monitoring the situation. Valerie Grove, page 21

#### Cleric fined

The Rev Earsley White, who staged his mock abduction before a congregation of Scouts, was fined £500. Matthew Smith was given 240 hours' community service by Hamilton Sheriff Court for waving a gun during the stunt.

#### Drug sentences

Two cannabis traffickers were each jailed for nine years at Southwark Crown Court. Barry James, 49, of Brentford, West London, and George Kourtedi, 52, based in Athens, admitted conspiracy to import and export the drug.

#### Drinking ban

Public drinking in Stornoway, in the Outer Hebrides, is to be banned from March 28. Drinking on the streets and in parks will be punishable by a fine of up to £500. Nearly 300 towns and villages in Scotland have similar bans.

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## Dream cure for gambling slump

By DOMINIC KENNEDY

SALES of scratchcards fell from their peak of £44 million a week in May 1995 to £12 million by last Christmas. Camelot has been desperately looking for a way to revive the popularity of its cards, known as Instantis.

The new TV Dreams game combines some of the elements of the most popular of the 40 games tried since the original launch in March 1995. Like the Christmas Bonus scratchcard of December 1995, which had a peak income of £26 million a week, the new game offers a hefty £100,000 jackpot. Like the "Figs Might Fly" game (£19 million a week) that began in July 1996 and featured a picture of a pig with wings, it uses fun as a selling

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# Jockey admitted cheating, says racing pundit

Kieren Fallon, recalled to witness box in a libel case, denounces claim as a lie. Michael Horsnell reports

THE champion jockey Kieren Fallon was recalled to the witness box at the High Court yesterday after a television racing pundit alleged that he had confessed to deliberately losing a race.

Handicap at Newmarket on April 18, 1995. Mr Fallon, the 1997 Flat racing champion, strongly denied the claim when recalled. He told the court: "It would be a terrible thing for any jockey to even think about stopping a horse, let alone doing it, and jeopardise your career. Mr Thompson has invented it and he is a liar."

Cees would probably have won if it had been ridden more forcefully and that there was concern in racing circles about the result. He had bumped into Mr Fallon at evening at the Old Plough at Ashley, three miles from Newmarket. Mr Thompson said: "Kieren walked through and saw me, and we got talking. The conversation would not have been longer than two minutes."



Kieren Fallon on Top Cees (with noseband) winning the £40,000 Chester Cup in May 1995, his next race after the Swaffham Handicap



Derek Thompson, the Channel 4 racing presenter, outside the court after giving evidence yesterday

"I wouldn't have said anything like that. I have never called Mr Ramsden 'Jack'. I didn't know Mr Thompson other than that he was a TV presenter. I wouldn't discuss with someone like that instructions I had been given by the trainer of a horse I was riding. I have never been told to stop any horse by Mr or Mrs Ramsden."

"I can't remember what my instructions were that day. They wouldn't be much different from any other time. The instructions are nearly all the same: 'Take your time, and do your best.'"

Richard Hartley, QC, for *Sporting Life*, asked Mr Fallon: "But if the governor tells you not to win, I suggest that you, as the jockey on that occasion, would follow orders."

Mr Fallon: "So you think I would risk my licence in order to stop a horse?" Mr Hartley: "It's easy for a horseman of your talents."

Mr Fallon: "I wouldn't say that, sir." Mr Hartley: "Find trouble. Don't take gaps. Don't urge the horse on. It's the easiest thing in the world for someone as competent and excellent a rider as you."

May 1995, the day after Top Cees won the Chester Cup. It said that they conspired to deceive the racing public by deliberately not trying to win the Swaffham Handicap three weeks before. MGN Ltd, the publisher, says the article is justified and fair comment on a "scandal" that was a matter of public interest.

## Group-sex men freed

By RUSSELL JENKINS

SEVEN homosexual men convicted of taking part in private sex parties which were captured on home video walked free from court yesterday at the end of a week-long trial which became a cause célèbre for homosexual campaigners.

handed to Judge Michael Lever, QC, at Bolton Crown Court yesterday after the men admitted or were found guilty of gross indecency last month. Norman Williams, 32, was sentenced to two years in jail, suspended, and Terry Connell, 55, to nine months for encouraging the five younger men to indulge in a group sex session.

sexual or homosexual, will seriously regard five or six very immature young people being induced by much older men for group sex as morally repugnant. I must remind myself this is a court of law and not of morals."

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## Al Fayed loses man who spoke for him

By EMMA WILKINS

THE man who has been Mohamed Al Fayed's chief spokesman for nine years is leaving as director of public affairs at Harrods. Michael Cole's early retirement comes after one of the most stressful periods of his career, handling the publicity that followed the death of Diana, Princess of Wales, and Dodi Fayed.

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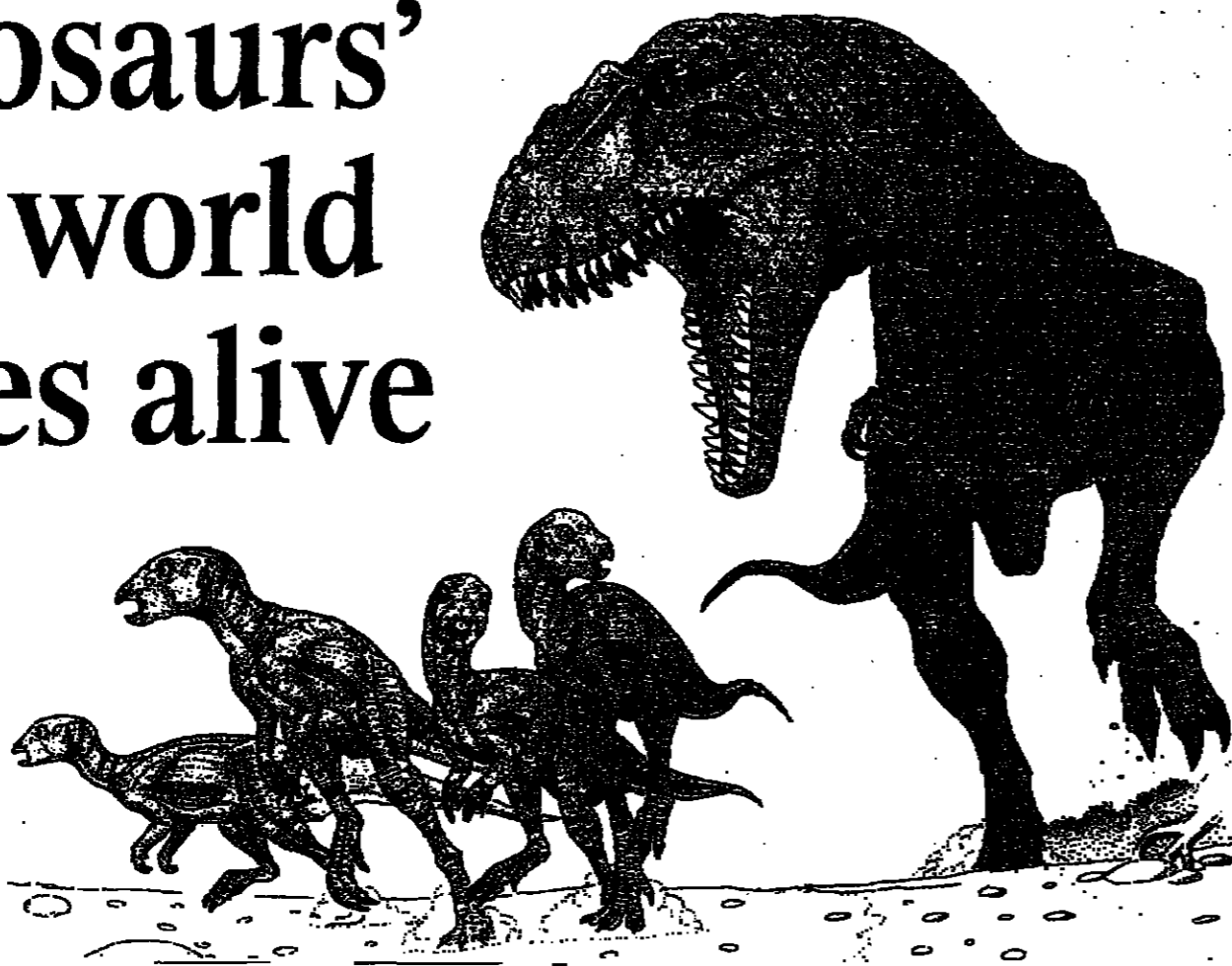
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# Dinosaurs' lost world comes alive

Gabriella Gamini reports on Patagonia's giant riches



Patagonian villagers hoped for a tourist boom after the bones of *Giganotosaurus carolinii* were discovered

The desolate landscape of northern Patagonia has revealed a trove of dinosaurs bigger than any previously known to science.

In a land where the gaucho is king and little has ever flourished, the discovery of huge dinosaur bones has provided a new hobby, and a new hope of economic revival. Only China's Gobi Desert rivals Patagonia as a recent source of extraordinary fossils.

In this lost world of the dinosaurs, Guillermo Heredia is king. The gaucho recalls with glee the day six years ago when he tripped over a giant femur which led to the excavation of the heaviest land creature ever found. His casual stumble, as he herded goats over the windswept plains, unearthed the sauropod later named *Argentinosaurus huinculensis*, a giant of giants, which paleontologists agree weighed at least 100 tons, and was probably the largest plant eating creature to have lived.

"Since then I've been going out every day to look for dinosaur bones and have found bits and pieces but nothing that compares to my first discovery," the 79-year-old gaucho said.

The discovery made Señor Heredia the hero of Plaza Huincul, a remote, recession-hit oil town in the province of Neuquén, in Argentina's Patagonia state. The skeleton, which took palaeontologists

eight years to excavate, is displayed in Plaza Huincul's Carmen Funes Museum.

But more importantly its discovery paved the way for scientists to see Patagonia as the "true lost world of the dinosaurs". José Bonaparte, head of vertebrate palaeontology at the Museum of Natural Sciences in Buenos Aires, said: "For so long it [Patagonia] has been brushed aside as insignificant, but now it has emerged that Patagonia is littered with missing pieces of the evolutionary puzzle."

There are two reasons why Patagonia is proving such a rich source. Dr David Norman, director of the Sedgwick Museum at Cambridge university, said: "They lived close to rivers, so that when they died they were swept downstream and covered quickly with sediment before scavengers could tear them apart," he said. "Today, geology has brought the rocks that contains the fossils to the surface."

Until now, most of our knowledge of dinosaurs stems from bones discovered in

North America and Asia. Now, however, the evidence shows that they evolved in the South, too, at a period when oceans divided Laurasia — the land mass formed by the fusion of North America, Greenland, Europe and Asia making up the northern half of Pangaea, the supercontinent thought to have existed between 250 and 200 million years ago — and Gondwanaland in the south. Then, the creatures that roamed the south were isolated from their northern counterparts and are believed to have evolved separately since the Jurassic geological period of 213 to 144 million years ago.

The swath of exposed sediment in Patagonia records the lives of dinosaurs during the Cretaceous period of 144 to 65 million years ago, during which dinosaurs reached a peak before almost complete extinction at the end of that era.

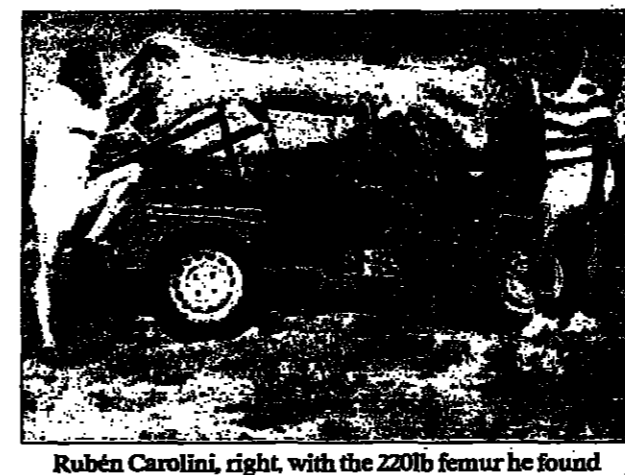
Palaeontologist Rodolfo Coria, who runs the Carmen Funes Museum, is one of a

team of scientists recruited to lead excavations in Patagonia's dinosaur industry. Sitting in his cluttered office holding up a jaw bone filled with sharp, serrated teeth, he boasted: "This belongs to what was possibly the largest meat-eater to have roamed around 90 million years ago."

This specimen was recently classified as *Giganotosaurus carolinii*, after Rubén Carolini, a mechanic and fossil fan who found it. Señor Coria insists it is significantly larger than *Tyrannosaurus rex* which lived in North America about 70 million years ago and has so far been regarded as king of the carnivores. "This big fellow had sharper, thinner teeth and probably tore his prey," said Señor Coria.

He first laid his hands on the jaw after a telephone call from the mechanic who stumbled across the remains four years ago outside El Chocón, a village 40 miles from Plaza Huincul. "We have only just finished bringing it out of the ground," said Señor Coria.

Its discovery has led



Rubén Carolini, right, with the 220lb femur he found

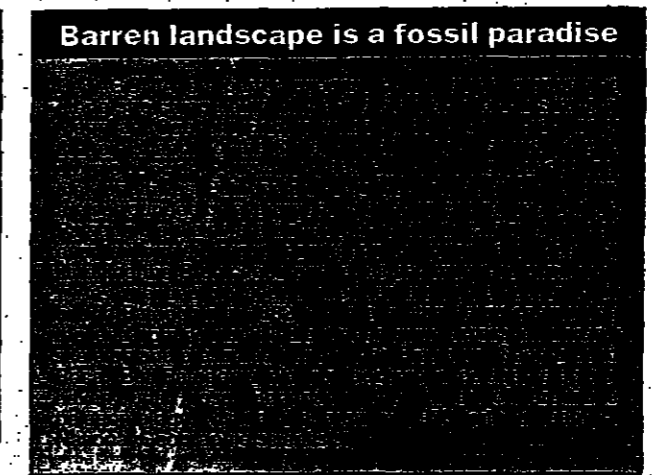
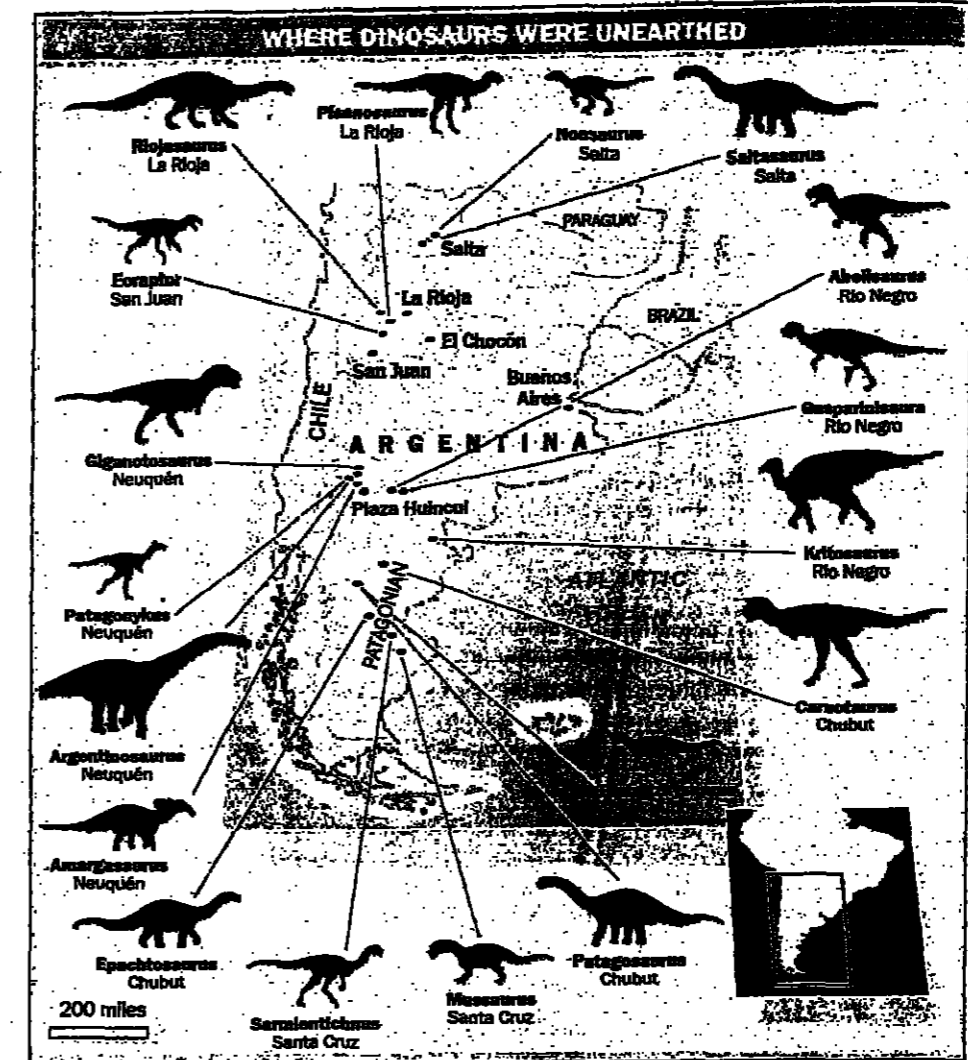
palaeontologists to propose a later than supposed link between South America and Africa. "The *Giganotosaurus* has a similar brother in Africa, the *Carchardontosaurus*, a superpredator found only two years ago," said Señor Coria.

For the people of El Chocón, the *Giganotosaurus* has brought renewed hope of economic rival. "Our dinosaur is bigger than the famous *Tyrannosaurus rex* which the gringos have. It will hopefully attract a flow of visitors," said Señor Carolini, who now runs the museum in El Chocón.

Local politicians have begun plans to turn the area, popularly known as "Dinosaur Valley", into a kind of Cretaceous Park.

The worldwide fascination with dinosaurs has also fuelled an illegal trade in dinosaur fossils. Two months ago police raided a warehouse in Neuquén and discovered bones waiting to be exported.

Most of the local citizens regard the discoveries as a profitable tourist attraction. Alejandro Paris, a retired engineer runs "Dinosaur Adventures" to view dinosaur footprints around to El Chocón. "The mystery of the dinosaurs may at last give our



Barren landscape is a fossil paradise

village a place on the map," said Señor Paris.

Leonardo Salgado, a palaeontologist at the University of Comahue in Neuquén, said: "With very little cash and a fledgling generation of palaeontologists we have been able to come up with 10 per cent of the new species discovered in the past decade. This is not bad, and indications are that we have lots to dig up yet."



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# British fashion lines Italians' pockets

### Top designers go abroad for manufacturers with the skills that are lacking here, reports Kathryn Knight

THE cream of British fashion will be paraded along the catwalks of London this week, but it is the Italians who will be celebrating. For while the nation's designers have succeeded in selling their clothes to the world, Italian hands have stitched them together.

London may have seen a renaissance as a fashion capital, but most big British names, including Paul Smith, whose first womenswear catwalk show takes place during London Fashion Week, Antonio Berardi, Vivienne Westwood and Patrick Cox now base their production abroad. The designers say they are forced to go to the Continent because British factories are geared to mass production and are unable or unwilling to take on their specialised requirements.

"British manufacturers would rather produce 500 jackets for Littlewoods than five jackets for a designer," said Priyesh Shah, managing director of Antonio Berardi, who moved his operation to Italy a year ago. "It is not in their blood to deal with production of high-quality ready-to-wear collections."

"The Italians have an attention to detail: they always finish hems, linings and shoulders beautifully. They have a very high-quality technique, which we don't get over here," Mr Shah said. "Obviously the British have got some of their own skills but, on the whole, the clothing is not as slick as it should be."

Patrick Cox, the shoe designer who also has his own clothing line, moved his menswear to Italy last year "for every reason you can think of. You name it, it just made sense. Better delivery, better price, better availability. London is a fashion centre, but not a manufacturing one."

"In Italy, we can let the factory get on with it. They understand details. They have a taste level that doesn't seem to exist elsewhere. Their lining, stitching, it is always beautifully done."

Mr Cox said the family-



Westwood: relies on Italian manufacturers

based nature of the operations in Italy also lent itself to a slick operation. "They have a kind of textile mafia, meaning that everything is interlinked. So it is in everyone's interests to get things done. And even in the smallest factory, they have all the latest technology."

At Vivienne Westwood, three of the four clothing lines are produced in Italy. "They have the infrastructure to cope with the different levels of work," a spokesman said. "They have a smoothly inter-linked operation which means we can rely on them to get everything done on time and properly finished."

Even Marks & Spencer, the quintessentially British high street chain, has turned to the Italians for its latest collection. "It's a matter of going where the best skills are," a spokeswoman said. "The Italians and English have different handwriting. Here we get more of a tailored Savile Row look, whereas for this collection we wanted more relaxed tailoring."

"There are certain advantages to going over there. Italians have a very long tradition. One of our manufacturers over there goes back five generations. There's a lot of investment in fabrics and new technology."

One designer who bucks the trend is Tanya Sarne, of the Ghost label, who chose to base her production in Britain. She has seven outlets around the country and said she preferred

to manufacture here because it gave her more control over her output. "If it was abroad, I would just be the designer, but here I can have overall control," she said.

"But it is hard. I had to build these bases up myself, and I struggled for years to keep the momentum going. Even now it has its problems. There was a flu outbreak at one of the plants, which we had to cover for."

She echoed the sentiments of her fellow designers. "Basically, most factories here say it is not economically viable for them to work for designers. Unless you want 100,000 of something produced, it's not in their interests to do it."

The Department of Trade and Industry is trying to bring British industry round to the designers' viewpoint. But Patrick Cox thinks it is too late. "It's like trying to relaunch the coalmines - they're not going anywhere anymore," he said. "We have great style and marketing here, but not the production base, so we should just concentrate on what we're good at."



Vivienne Westwood's Red Label collection from last year's London Fashion Week. The collection, like many others, was stitched in Italy

## American guns turn out in force for week of big name hunting



Designers are to reap the rewards of Cool Britannia hype with the arrival of a record number of buyers, writes Grace Bradberry

THE fashion pack is to descend on the Natural History Museum in Kensington today for the first day of London Fashion Week. Their first port of call, appropriately, will be Nobu, the restaurant at the Metropolitan Hotel on Park Lane that has become a symbol of the new swinging London. It is in these chi-chi surroundings that Elspeth Gibson will unveil her first catwalk collection, and it is here that the luminaries of the fashion world will return each night for a debriefing.

Scattered among the tables will be a record turnout of top international buyers, leading photographers and influential fashion editors. Although the Cool Britannia hype began four seasons ago, it is only now that the capital's designers are reaping the commercial dividends.

At one time, the big American department stores sent their junior buyers to scour the London shows for a few designers they might want to promote. This season the big guns are out in force.

Bergdorf Goodman, the ultra-chic Manhattan department store, is sending no fewer than 13 buyers to the shows, including Dawn Mello, its merchandising president, and Joseph Botiano, its vice-president.



McQueen: expected to draw a large crowd

Saks Fifth Avenue is also expected to go on a spending spree. The store is planning to dedicate a week to promoting British fashion in early September, calling the event the British Invasion Part II, a reference to the last time London was swinging, in the 1960s. Leading buyers from Japan, France and Italy have also made a firm commitment to the event.

Never before have so many of the fashion world's movers and shakers come to town. American Vogue has three editors attending - though not even Alexander McQueen's show appears enough of a draw to lure Anna Wintour, the magazine's editor. Franca Sozzani, the editor of Italian Vogue, will be here, while Harpers Bazaar is sending Karen Hanes, its market editor.

Along with McQueen, the big names drawing them here include Antonio Berardi, whose flamboyantly sexy collection is now in its sixth season; Hussein Chalayan, the intellectual of the London scene; Clements Ribeiro, the husband and wife team of Suzanne Clements and Inacio Ribeiro, who made their name with their cashmere twinsets; and Matthew Williamson, who made last season's star debut when he dressed Kate Moss and Jade Jagger in his vibrant, embroidered silk slip dresses.

Philip Treacy's hats are another "must see" - the milliner showed in New York last season, but has now returned to London. Julien Macdonald's ethereal knitted dresses will also draw the crowds, as will Vivienne Westwood's Red Label diffusion line, which goes on show tonight.

The big commercial debut of the week is on Tuesday, when Paul Smith puts his womenswear collection on the catwalk for the first time.

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AIR NEW ZEALAND



Lochbroom FM is shortly to leave its corrugated iron home for an industrial estate

## The little radio with a big pull

A RADIO station that broadcasts from a corrugated iron shack in a Highland port is stealing a march on its bigger rivals. Latest audience research shows that Lochbroom FM is listened to by 80 per cent of the 4,500 people who can pick it up, giving it the largest audience share of any radio station in Britain.

The station, situated in Ullapool in the western Highlands, first went on air in June 1995. It is run by a band of part-time volunteers who broadcast for eight hours a day. Steve Boyle, the station manager, said: "Somehow our mix seems to appeal to

Listeners to Lochbroom FM love eccentricities that include a daily midge count, writes Gillian Harris

people. We play all sorts of music, from traditional Scottish to jazz to Britpop. One minute people will be listening to Blair Douglas from Skye playing *Kate Martin's Waltz*, and the next Pulp."

There is more to Lochbroom's popularity than music, however. It is wilfully eccentric, in a way that appeals to the scattered com-

munity. Then there is the midge count — on the hour, every hour — which alerts the tourists who swell the population each summer to the clouds of marauding insects.

In the early days, the station broadcast with a temporary licence. Last year, with a £45,000 grant from the Scottish Arts Council lottery fund, £65,000 from the European



Steve Boyle, the station manager, wants the radio to keep its part-time feel and not become too professional

Regional Development Fund, and £9,500 from Virgin Radio, Lochbroom secured a full licence from the Radio Authority. Next month it will move from the shack overlooking Loch Broom to new premises on the Mill Street industrial estate.

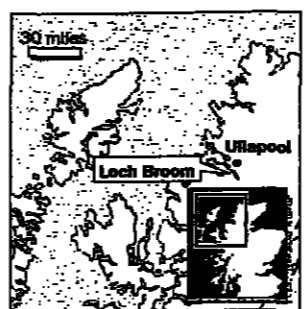
The new building will have triple glazing, two studios and two lavatories. The latter, more than anything, will transform life for the presenters who have to rely on the Argyll Hotel across the road from the "Broom cupboard".

Nevertheless, there is a certain reluctance to leave the cramped, draughty shack

with its spectacular views. "We would not want to lose our unique character. And I would shudder to think that we might become ultra-professional," Mr Boyle said.

The station is, however, smartening up its image. When it started it depended on second-hand studio equipment borrowed from other broadcasters. Now it boasts state-of-the-art equipment donated by David Campbell, who works for Chris Evans's company, Ginger Productions.

Mr Campbell visited the station while on holiday in Ullapool. Subsequently, Mr Boyle wrote to him asking if



he could help the embryonic radio station. Mr Campbell responded with £10,000 worth of equipment.

He also contacted about 40 record companies and asked

them to send CDs to Lochbroom — "which was great," Mr Boyle said, "because before that we had only a handful, which people must have got pretty sick of listening to".

Lochbroom's most popular homegrown star is Raymond Ross, chief clerk with the ferry company Caledonian MacBrayne. He presents *Mission Impossible*, an evening show with an eclectic mix of music and his own impersonations. "It has become something of a cult show," Mr Boyle said, "adding that it never ceased to surprise him "how big something so small has become."

NEWS IN BRIEF

### Warrant for arrest of pop star

A judge issued a warrant for the arrest of the pop singer Mark Morrison yesterday after he failed to turn up for sentencing on his breach of a community service order. Leicester Crown Court was told that Morrison, 25, of Kensington, West London, was in Barbados for drugs rehabilitation. The court made the order in 1995 after he was convicted of violent disorder, but he sent an impostor to do the community work in his place. He could now be jailed for the original offence.

### £300,000 golf set

The Royal Perth Golf Society hopes to secure its future by selling 33 rare clubs valued at more than £300,000. The clubs, which include two early 18th century irons, will go on show in London and New York before the Christie's auction in Glasgow on July 7.

### Fire kills boy

Police were investigating a fire that killed a boy aged four. Joe Quayle was overcome by smoke and suffered severe burns at his home in Notting Hill, West London. The boy's brother and mother needed hospital treatment. Arson has been ruled out.

### Door to danger

A boy of 5 broke his arm in two places when he reached inside his family's washing machine. Trading standards officers say that a faulty lock enabled Daniel Ward, of Wednesfield, Wolverhampton, to open the door during a wash. His mother may sue the makers.

### The avenger

The film producer Jerry Weintraub accepted undisclosed libel damages from Associated Newspapers over allegations in the *Daily Mail* that a rough cut of *The Avengers* "went down like the Titanic" with studio executives.

### Diana cash flop

Plans to build a memorial to Diana, Princess of Wales, in Hastings have been abandoned after an appeal for £100,000 raised just £146. The monument was to have replaced one of Prince Albert that was demolished in 1973.

### Ban on pets

A woman who keep 86 pets in her terrace house in Hove has been ordered by the council to get rid of them within 30 days after complaints from neighbours. Janice Copp's menagerie includes two ponies, four goats and 14 dogs.

THE MAGAZINE

The article on page 24 of today's *Times Magazine* was written by Alix Kirza.

## We was robbed, say Barnsley MPs

By NICHOLAS WATT, POLITICAL CORRESPONDENT

IT PROVOKES the fury of all football fans: a referee refuses to award an obvious penalty to their beloved team, earning him a shower of derision. Barnsley's trio of Labour MPs went one better yesterday — condemning in the House of Commons the referee who deprived their team of a penalty last Sunday.

Eric Illsley (Barnsley Central), Michael Clapham (Barnsley West and Penistone) and Jeff Ennis (Barnsley East and Mexborough) tabled a Commons early day motion after Mike Riley's refusal to give a penalty in Barnsley's fifth-round FA Cup tie against Manchester United.

Even Alex Ferguson, the United manager, conceded that there should have been a penalty after Gary Neville's tackle on Barnsley's Andy Liddell. Barnsley, who are at the bottom of the FA Carling Premiership, held United to a 1-1 draw, earning them a

replay at their Oakwell ground on Wednesday.

The motion said: "This House views with incredulity the failure of the referee to award a penalty kick." The MPs also called on the Football Association and the FA Premier League to introduce electronic technology.

Early day motions are a device to allow MPs to publicise a point. They are not voted upon by the House. Mr Illsley, 45, a lifelong Barnsley fan, said that he had drafted the motion because too many Premiership referees were deferential to the big clubs and refereeing needed change.

"Tennis has the Cyclops system, cricket has a third umpire. But football is using the same refereeing system as in the days when they used a heavier ball and the pace of the game was far slower."

Leading article, page 23  
Football, pages 36-39

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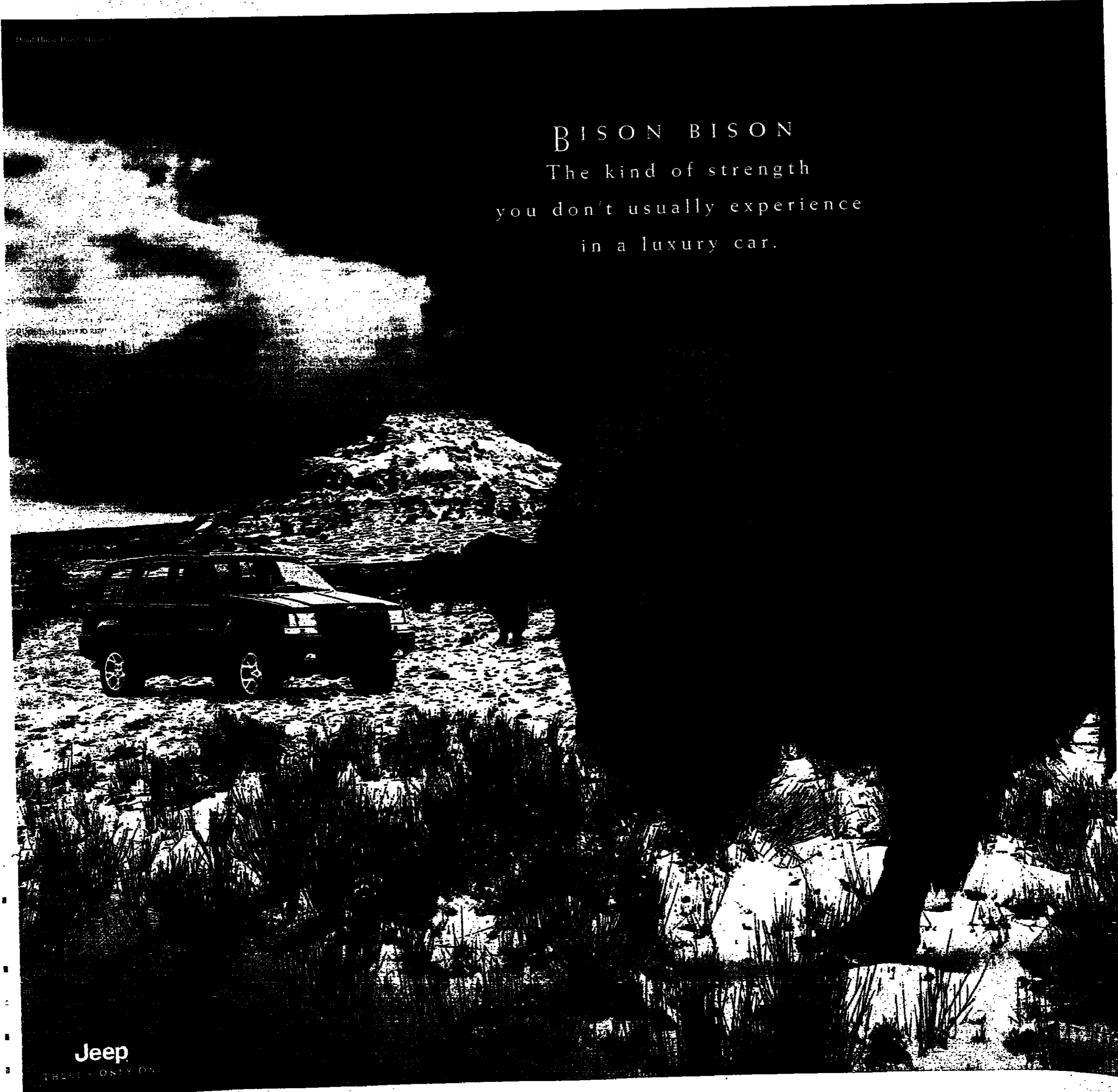
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THE TIMES SATURDAY FEBRUARY 21 1998

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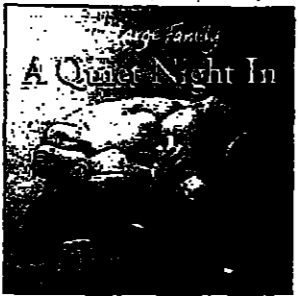
# Top children's author makes chilling reading

American horror writer has displaced Roald Dahl as the lending counter favourite, writes David Charter

AN AMERICAN horror writer tops the list of the most sought-after authors in the children's section of Britain's libraries. R.L. Stine's spooky fare of walking scarecrows and reanimated mummies have made him a firm favourite with youngsters who have consigned the perennial favourite Roald Dahl to third place.



Most popular author: the American R.L. Stine



Most popular book: A Quiet Night In

The sheer volume of the 42-year-old New York writer's output helped to ensure his place at the top. His publisher Hippo, an imprint of Scholastic, has stepped up publication of the 'Goosebumps' series to two titles a month to meet demand. And, so that maturing fans are not disappointed, the company starts publishing a range of Stine blood-chillers for older children in September.

Stine's phenomenal worldwide success, with sales of more than 180 million, has prompted a clutch of copycat publications. A spokeswoman for Scholastic said: "I don't think there are many kids who have not heard of R.L. Stine. We get 100 fan letters a week but cannot send them on as he receives tens of thousands in the States, where he is massively popular."

Dahl, the most popular author in 1992, claims the most titles in the top ten books, as he did five years ago, although his grip on the table is weakening. In 1992, he occupied eight of the top ten slots, but is now down to four. The most popular book in the July 1996 to June 1997 period used to calculate the table was Jill Murphy's A

Quiet Night In, a lavishly illustrated picture book for children aged up to 6. It tells the story of a family of elephants trying to have a relaxed evening and is one of a series of four, which also includes the seventh-placed Five Minutes' Peace.

Several names familiar with older generations survive among today's favourite authors, including Enid Blyton, author of The Famous Five

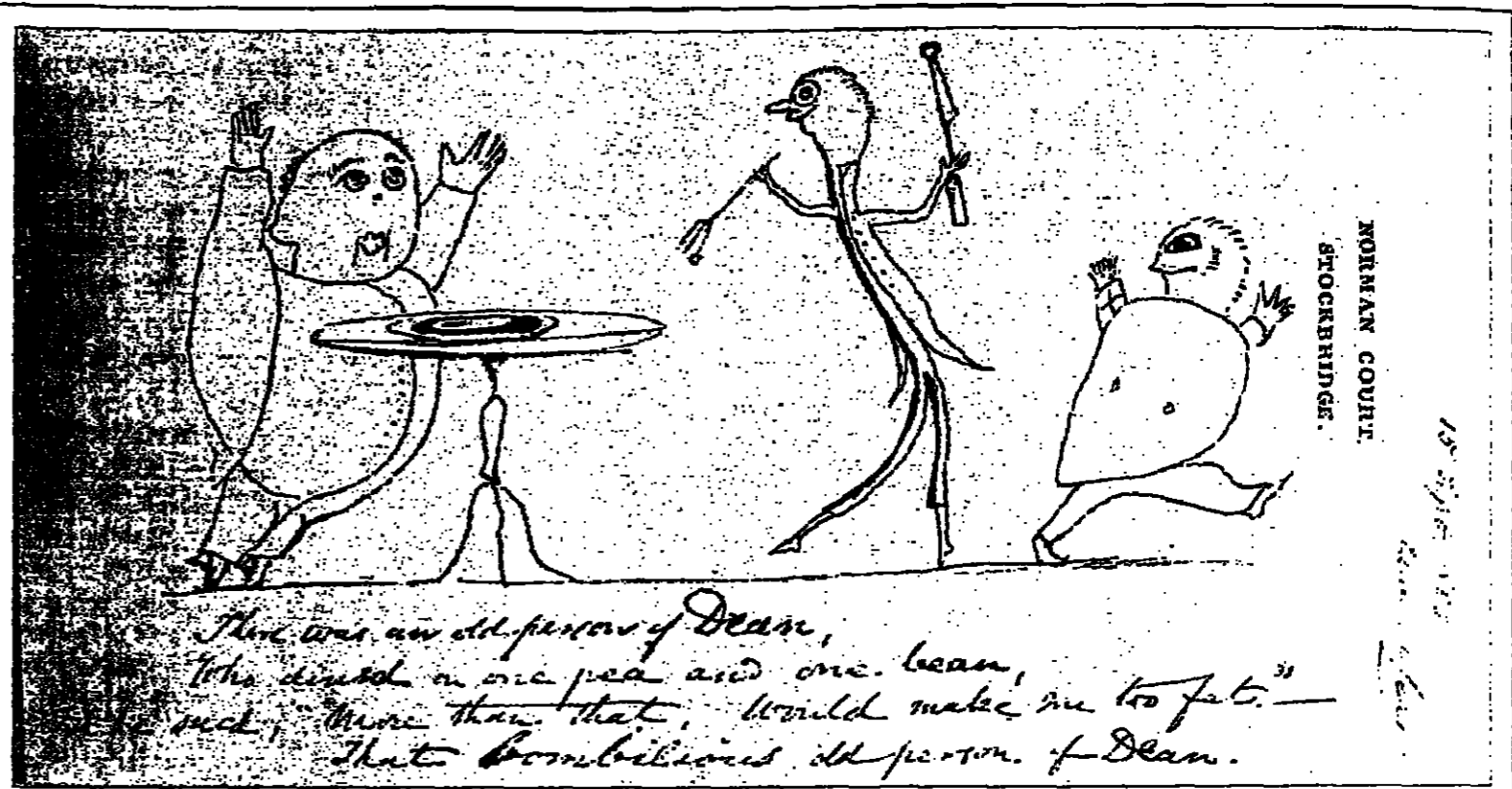
and Secret Seven stories, and John Cunliffe, the creator of Postman Pat.

In second place are Janet and Allan Ahlberg, with their picture books for younger children, and fourth is Ann Martin, with her Babysitter series, popular with girls. Dick King-Smith in sixth wrote The Sheep Pig, the basis for the film Babe, and Gosciniy, in seventh place, writes the Asterix comic books.

The Qualifications and Curriculum Authority said the list showed children primarily chose contemporary fiction, which emphasised the need for schools to introduce them to classics, poetry and world literature. A spokeswoman said: "If they are reading contemporary fiction, we must look for balance elsewhere."

The survey, by the Registrar of Public Lending Rights, showed children's books were a growing part of library business, making up 28.3 per cent of total loans, compared with 21.7 per cent in 1996-99. There was no place in the top 100 for Rudyard Kipling's Just So Stories, the childhood favourites of Baroness Thatcher in a 1995 survey for the Library Association, nor for Black Beauty, named in the same survey as Queen Elizabeth the Queen Mother's favourite childhood book.

The most popular non-fiction children's books in libraries were The Doring Kindersley Eyewitness Guide to Ancient Rome, The Doring Kindersley Children's Step-by-Step Cook Book and The Doring Kindersley Eyewitness Guide to Ancient Egypt.



New discovery: the limerick written on notepaper from a Baring house. The sketch is not known to resemble any family members.

## Nonsense? My dear, it's a verse by Lear

By ALAN HAMILTON

AS LITERARY discoveries go, it hardly ranks with a lost Shakespeare sonnet or an unpublished Brontë. But the unearthing of a hitherto unknown snatch of verse by Edward Lear, signed and dated September 15, 1862, must make a modest footnote in the annals of the limerick.

The nonsense work has been found in papers belonging to the Baring banking family, deposited in the archives of the Hampshire county record office in Winchester.

The verse is accompanied by a Lear cartoon depicting a rake-like old person holding a pea and a bean on a

There was an old person from Dean, Who died on one pea and one bean. He said: "More than that Would make me too fat" That bonny, bonny old person of Dean.

Italy in 1847, nursing his poor health in a warm climate and earning his living as a drawing master. Years later, Northbrook invited Lear to India to sketch landscapes.

Archivists have found no resemblance between the cartoon's character and Baring family portraits, nor do they know whether any Barings were particularly noted for being bombolious - which means buzzing, as of a bee.

The five-line form of facetious jingle was not invented by Lear, although he popularised it in his first Book Of Nonsense, published in 1845. It is said to have originated at parties, where each guest would sing an

emphorised nonsense verse, followed by a chorus containing the equally nonsensical line: Will you come up to Limerick?

The "limerick" was then still in its primitive form, with the last line ending with the same word as the first. Since Lear's day, it has developed rather punchier last lines.

Although such luminaries as W.H. Auden and Gavin Ewart have tried their hand at the form, most known limericks are anonymous. The best are also obscene, involving practices cruel and unsavoury that hold the Bishop of Durham in slavery, and what the dons of St John's get up to with swans.

laws water meter

### MOST-BORROWED BOOKS

- | 1997 |  |
|------|--|
| 1    | A Quiet Night In by Jill Murphy (Walker)             |
| 2    | Spot Makes A Cake by Eric Hall (Frederick Warne)     |
| 3    | Matilda by Roald Dahl (Jonathan Cape)                |
| 4    | Esio Trot by Roald Dahl (Jonathan Cape)              |
| 5    | The Twits by Roald Dahl (Jonathan Cape)              |
| 6    | Scarecrow Walks at Midnight by R.L. Stine (Hippo)    |
| 7    | Five Minutes' Peace by Jill Murphy (Walker)          |
| 8    | Where's Waldo? in Hollywood by Martin Handford       |
| 9    | Return of the Mummy by R.L. Stine (Hippo)            |
| 10   | Matilda (paperback edition - Puffin)                 |
| 1992 |  |
| 1    | Matilda by Roald Dahl (Jonathan Cape)                |
| 2    | The Twits by Roald Dahl (Jonathan Cape)              |
| 3    | The BFG by Roald Dahl (Jonathan Cape)                |
| 4    | The Very Hungry Caterpillar by Eric Carle (Hamilton) |
| 5    | Esio Trot by Roald Dahl (Jonathan Cape)              |
| 6    | The Witches by Roald Dahl (Jonathan Cape)            |
| 7    | George's Marvellous Medicine by Roald Dahl (Cape)    |
| 8    | Matilda (paperback - Puffin)                         |
| 9    | The Witches (paperback - Puffin)                     |
| 10   | A Piece of Cake by Jill Murphy (Walker)              |

### AND AUTHORS

- | 1997 |                         |
|------|-------------------------|
| 1    | R.L. Stine              |
| 2    | Janet and Allan Ahlberg |
| 3    | Roald Dahl              |
| 4    | Ann M Martin            |
| 5    | Enid Blyton             |
| 6    | Dick King-Smith         |
| 7    | Gosciniy                |
| 8    | Eric Hill               |
| 9    | John Cunliffe           |
| 10   | Shirley Hughes          |
| 1992 |                         |
| 1    | Roald Dahl              |
| 2    | Enid Blyton             |
| 3    | Janet and Allan Ahlberg |
| 4    | Gosciniy                |
| 5    | Shirley Hughes          |
| 6    | Kate Williams           |
| 7    | John Cunliffe           |
| 8    | Dick King-Smith         |
| 9    | Eric Hill               |
| 10   | Hergé                   |

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# Heirs disown Il Duce

### Mussolini's political descendants want to shed burden of the past, writes Richard Owen in Salò

More than 50 years after Benito Mussolini was strung up by the heels with piano wire in Milan after being shot by partisans near Lake Como, the Fascist dictator continues to work his magic.

Modern Italy is governed by the Centre-Left, and many would prefer to forget him. But Italian television this week broadcast over an hour of his recorded speeches. At Predappio, near Forlì, where Mussolini was born and is buried (and which remains a monument to Fascist architecture), a huge cemetery car park caters to admirers who come to pay homage, and souvenir shops do a roaring trade in Mussolini memorabilia. Whereas in Germany celebration of Hitler and Nazism is forbidden by law, in Italy you can even buy Mussolini-brand wine with his image on the bottle ('a wine as clear as our faith', says the label).

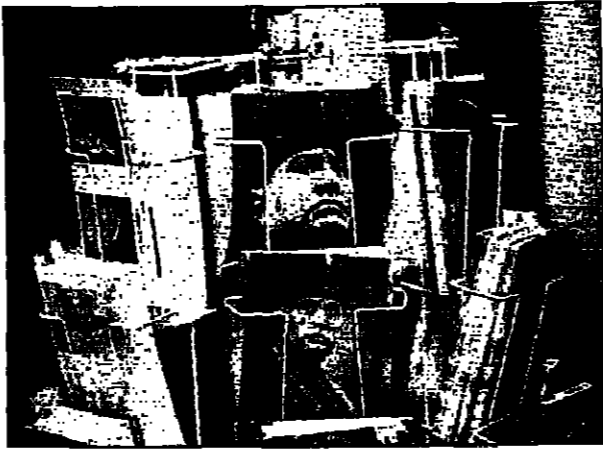
Despite the popular revival of the Mussolini image, however, his political heirs have other plans. Il Duce must be turning in his imposing red-

brick mausoleum near the Adriatic coast as his ideological heirs prepare to break with his legacy.

In a clear bid for leadership of Italy's fragmented Right, Gianfranco Fini, leader of the post-Fascist Alleanza Nazionale (AN), which evolved from the Blackshirts, said he was "sick and tired of dealing with the burden of the past".

He said the party conference next week in Verona — once a stronghold of Mussolini's reduced Fascist republic in the last days of the Second World War — would adopt a new forward-looking manifesto which would make the former

Fascists a potential governing force. Grainy film of the dictator dominated television news bulletins this week when Claudia Apriotti, 69, demanded that his body be exhumed for DNA tests so that she could prove she was one of his many illegitimate children. Il Duce's granddaughter, Alessandra Mussolini, a former model who has been an Alleanza Nazionale MP since 1992, has said that her two-month-old daughter will be baptised "Clarissa



The trade in Mussolini memorabilia, from postcards to wine, remains strong

Benita" at Predappio in May. Signora Mussolini — the niece of Sophia Loren, from whom she inherited her looks — said she would remind the 2,500 delegates to the Verona Alleanza Nazionale rally that they "cannot erase chapters of Italian history written in blood. If we cut all links to the past we will lose ground, not gain it".

But for leaders of the Right seeking respectability as a path to power, Il Duce has become a liability.

Signor Fini, a cool and shrewd politician, clearly hopes to emulate the success of Italy's ex-Communists, who have dropped the hammer and sickle and are now at the heart of government. "We have had enough of looking backwards," he said. "We have had enough of ideology. We need actions, not words." Aides said Signor Fini hoped to visit Israel to atone

publicly for Fascist wartime persecution of the Jews.

For younger members of Alleanza Nazionale such as Alberto Giorgetti, the hard-eyed, smooth-talking party leader in Verona, the new strategy is a logical extension of the party's emergence from its Fascist roots. "Since the collapse of the Christian Democrats after the corruption scandals of 1992, the centre ground has been unoccupied. We intend to fill it."

Party officials acknowledge that in northern Italy they face stiff competition from the separatist Northern League, led by the fiery Umberto Bossi, and that nationally they are yoked to Forza Italia, the business party created and led by Silvio Berlusconi, the media tycoon. If new constitutional proposals are passed, Italy will head next year for an elected presidency, an idea shunned in the past because of fears that a Mussolini-style figure might misuse the post. According to Adolfo Urso, the Alleanza Nazionale spokesman, Signor Fini is "the obvious right-wing presidential candidate. He is not a Mussolini; he is Italy's answer to Tony Blair".

Aware that many Italians still fear the shadow of Fascism and its symbols, the Verona meeting will sport a new emblem, the ladybird — a symbol of good fortune — and adopt "an action plan for Italy's rebirth". Crafted by Signor Fini himself, with help from a right-wing academic, Domenico Fisichella, the Verona Manifesto stresses family values, national pride and unity in face of both European integration and demands for local autonomy, tougher immigration laws and control of

bio-ethics to prevent human cloning. It also tackles the globalisation of trade and privatisation, hitherto taboo because of the Fascist tradition of corporatist economics and state control.

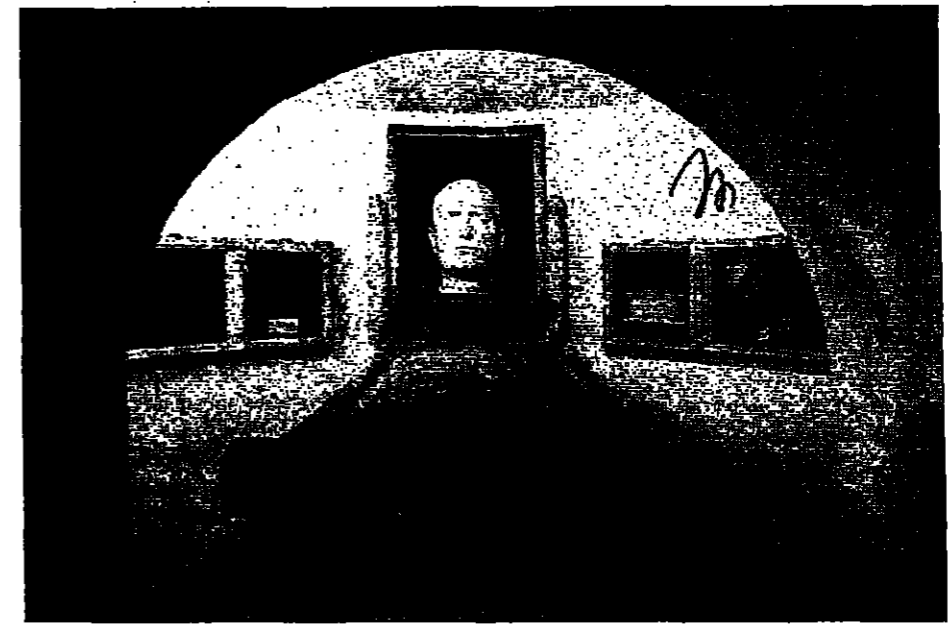
Verona is a daring choice, since it is where Mussolini reconstituted the Fascist Party when he returned to Italy in the autumn of 1943, after being deposed by the King and then reinstated by Hitler in parts of northern Italy under German control. Verona is also where Galeazzo Ciano, Mussolini's son-in-law and Foreign Minister, was tried and shot in 1944 for conspiring against the Duce. For Signor Giorgetti Verona is precisely where the Alleanza Nazionale must "confront the historic errors of Fascism".

The tourists who flock to see Juliet's balcony in Verona or the chic resorts of Lake Garda are barely aware of the ghosts at their elbow. For those who do have a sense of history, it seems, Il Duce is little more than an exploitable tourist asset. The lakeside villa where he installed his mistress, Clara Petacci, the Villa Fioralicio at Gardone (once the home of the poet Gabriele d'Annunzio, until he moved up the hill to the huge Vittoriale mansion) is an exclusive hotel with six rooms. The door handles still have swastikas on them. Further up the lake at Gargnano is Mussolini's own mansion, the Villa Feltrinelli, also being made into a hotel.

But for Pierluigi Pompignoli, the black-shirted owner of the Predappio souvenir shop, the Duce's heirs must adapt. "I support Fini — he is doing what we have to do to win the next election. He is a bit of a liberal. What Il Duce would have made of him, I cannot imagine."



Pierluigi Pompignoli, with a bust of Il Duce, says his heirs must now adapt



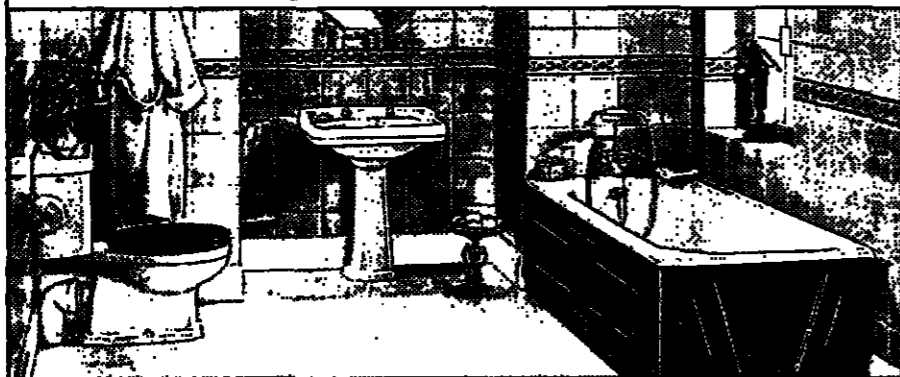
Mussolini's tomb is a shrine to many but Fascists now want to bury his legacy

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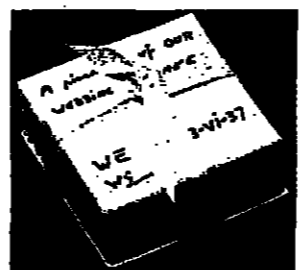
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"Piece of romance": a £17,000 slice of cake

## Windsors' cake sells for £17,700 at auction

FROM TUNKU VARADARAJAN IN NEW YORK

A SLICE of 61-year-old wedding cake sold for an extraordinary \$29,000 (£17,700) yesterday as the auction of the personal effects of the Duke and Duchess of Windsor got off to a rollicking start at Sotheby's. The first day of the nine-day sale in New York raised nearly \$2 million, three times more than forecast.

The incredible piece of the couple's wedding cake, baked in 1937, was arguably the least valuable item of the 40,000 objects up for sale and had been estimated to fetch only \$1,000. In a tense race with another cake-fancier, Benjamin Yin, a Chinese-American entrepreneur from California, fulfilled his dream of owning "a piece of romance". Beaming later, he said: "I'm sure not going to eat it."

An excited tone was set early on, with the sale of the first item — a portrait of Prince Edward in his christening robes from 1894. Valued at \$3,000, it sold eventually for \$24,000. A pair of Regency-style console tables went for \$135,000, as did a winsome watercolour portrait of the Duchess by Cecil Beaton, the latter an astonishing ten times higher than its conservative estimate.

A feature of the evening's frenzy was the buying of objects by Tommy Hilfinger, the fashion designer, who spent more than \$400,000 on a child's silver mug, a printed silk handkerchief, several watercolours and furniture for his new house in Greenwich, Connecticut.

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سكزا من الأصل

# French justice fails British murder victims

FROM BEN MACINTYRE IN PARIS

**More than 20 Britons have been murdered in France in the past 20 years... only four cases have been solved**

CALLS are flooding in to French police hunting the murderer of 13-year-old Caroline Dickinson at the rate of more than 100 a day, but over another British tourist recently killed in France there is only a painfully familiar silence.

Four months after Roderick Henderson, 54, was murdered by a gang of in-line skaters during a weekend trip to Paris, police have no suspects, no description of the attackers and no independent witnesses. The case has raised fresh doubts about the efficacy of French justice.

pushed to the ground and savagely kicked in the head. His skull was fractured in three places and he died in hospital of a brain haemorrhage 48 hours later.

The murder investigation has since moved with inexplicable and agonising slowness, according to Eve Henderson, who returned to Paris this week to press French investigators to step up the hunt for her husband's

killer. "There were at least a dozen people standing about, including an American couple who took his pulse. Somebody must have seen something," Mrs Henderson said.

She and the other women in the family party had returned to their hotel, leaving the men to a nightcap. Her son and son-in-law, also assaulted, caught only a fleeting glimpse of the killer. The gang, which may have intended to mug the tourists, fled the scene as soon as it became clear Henderson was unconscious.

Like many homicide inquiries, most notably the rape and murder of Caroline Dickinson in Brittany in July 1996, the initial investigation appears to have been marked by a lack of urgency, impenetrable secrecy and a failure to carry out basic inquiries routine in Britain. Mrs Henderson's French lawyer, Julie



Eve Henderson with her son-in-law, Andrew Knapp, left, and son, Scott. Both men were with her husband when he was viciously attacked

ette Boyet Chamard, urged an appeal for witnesses within days of the murder, but it was not until two months later, on Christmas Eve, that a tiny and inaccurate notice was inserted on page 17 of one Parisian newspaper. It described "an

altercation" on the street and "an ensuing fight", neither of which took place. No witness names were taken at the attack scene, although police officers are known to have been present on the Champs-Elysées that night and similar

attacks by skating gangs have taken place in the past. Despite repeated requests for information through the British consulate, Mrs Henderson learnt almost nothing of the investigation's progress, or lack of it. She was

told that only if she went to Paris would she be allowed access to the police dossier. Perhaps most astonishingly, Olivier Deparis, the investigating magistrate, left France in December to spend six weeks on a Pacific island, according to Mrs Henderson. He was out of the country when the appeal was made.

When she did see M Deparis, Mrs Henderson emerged deeply disheartened by her two-and-a-half-hour meeting. "I didn't really learn anything new. Basically he is part of the French system, he's not going to budge. Anything I put forward he treated negatively," she said. "I still don't know what they're doing."

Mrs Henderson added that soon after the killing she had provided the magistrate with a video-recording of the family enjoying the weekend in Paris. "I wanted to impress on him, not aggressively, that we were a family and how this had destroyed our family," she said. "He just said: 'I haven't watched the video.'"

Both M Deparis and Serge Prevalet, the chief police inves-

tigator, have refused to comment on any aspect of the inquiry, citing French laws governing judicial secrecy.

More than 20 Britons have been murdered in France over the past 20 years. Only four of those cases have been solved.

The most glaring example of French investigative incompetence may be the continuing Caroline Dickinson case, in which Gérard Zaig, the original investigating magistrate, arrested the wrong man, ignored vital evidence and then tactlessly went on holiday on the anniversary of the killing.

After complaints from the Dickinson family and diplomatic pressure from Britain, the magistrate was replaced and last week, 18 months after the murder, a photo of a suspect was at last released. More than 1,000 calls have since been made to the police hotline.

"The French system is almost what it was in Britain in the 1960s," one senior British officer said this week. "They basically tell the family: 'We'll handle the investigation, you get on with grieving.'"

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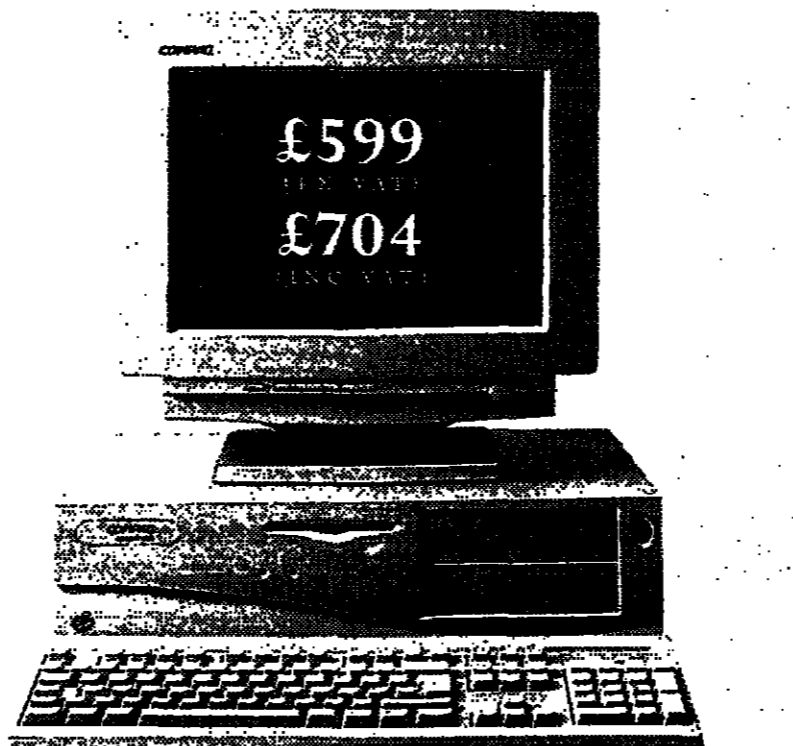
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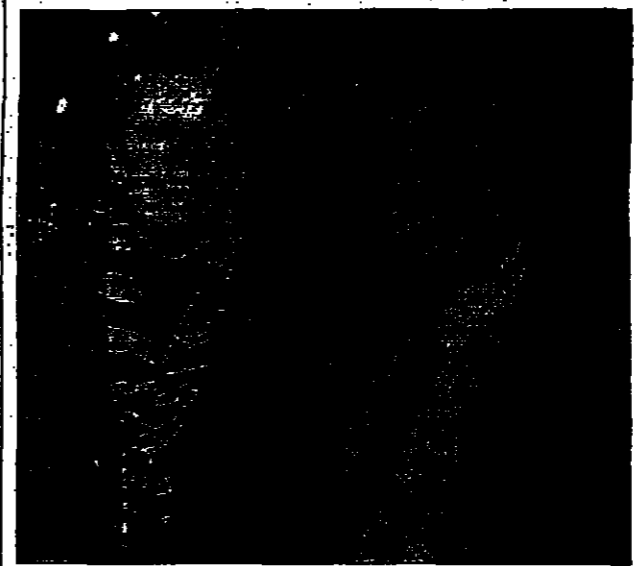


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Eve and Roderick "Jock" Henderson at Bateau Mouché in Paris shortly before he was killed

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THE TIMES SATURDAY FEBRUARY 21 1998

# How FBI trapped anthrax suspects

### Two men accused of biological terror claim they were creating an antidote

By TUNKU VARADARAJAN

TWO Americans charged in Las Vegas this week with possessing anthrax for use as a weapon claim they were developing an antidote in the event of a biological attack by a foreign enemy. In court documents, Larry Wayne Harris said he had ordered the bacteria to develop an antibody to counteract the "imminent invasion from Iraq of super germs-carrying rats" and as research for his book *Bacteriological Warfare: A Major Threat to North America*.

Kirby Wells, the lawyer acting for Mr Harris and William Leavit, said yesterday: "The vital the FBI took is an anthrax vaccine that they were developing in an effort to fight anthrax if it were ever released."

However, the FBI is painting a different picture. Details are emerging of the pursuit of the two men by federal agents, acting on a tipoff from a research scientist in Henderson, near Las Vegas.

The scientist, who was yesterday identified by the accused men's lawyer as Ronald G. Rockwell, said the two men contacted him some days ago, saying that they wanted to use his laboratory equipment to test anthrax and *E. coli* bacteria. On Tuesday this week, Mr Harris is believed to have telephoned him to

arrange a meeting the following day. On Wednesday morning the scientist informed the FBI of the overtures from Mr Harris and Mr Leavit, and held a proposed rendezvous in a Las Vegas restaurant that evening. The FBI brought in technical experts from the Dugway Proving Ground, an army installation in Utah. Air and land surveillance of Las Vegas and the surrounding counties began, and SWAT [Special Weapons and Tactics] teams moved in.

The three men met at a restaurant at 7pm, watched by the FBI. Half an hour later the two suspects drove to a medical laboratory in Henderson with a polystyrene cooler. Minutes later, agents descended on the laboratory, arrested the men, seized the cooler, and sealed the car in which they had travelled.

The scientist told the FBI that Mr Harris had said that he had enough anthrax to "wipe out a city" and that he wanted to "test it as soon as possible". Barry Siller, head of the Las Vegas FBI, said at a news conference that the two men had intended to "test" the toxin soon after they left the laboratory.

Initial suspicions that the men were plotting to target the New York subway were fuelled by a disclosure that police had found maps of the system in Mr Harris's home in Ohio



Harris, left, and Leavit with a marshal in Las Vegas. Harris is alleged to have said that he had enough anthrax "to wipe out a city"

when they arrested him in 1995 on earlier charges of obtaining freeze-dried bubonic plague bacterium by fraud. Last year he was found guilty of the charge and sentenced to 180 days on probation. Yesterday *The New York Post* reported that Mr Harris had told a white extremist

meeting last year of his plans to place a "globe" of bubonic plague toxins in a New York subway station, where it would be broken by a passing train, "causing hundreds of thousands of deaths".

It has also emerged that Mr Harris met James Neff, a professor

of journalism at Ohio State University, in 1996. According to Dr Neff, Mr Harris told him of how he had prepared anthrax culture in his home laboratory. Mr Harris had explained how someone could create "a deadly broth" from the anthrax culture, put it in a

pressurised paint sprayer, and then disseminate it from a low-flying aircraft. This would kill "at least 100,000 people", he had said, and be undetectable: "No smell, no taste, no kaboom."

Leading article, page 23

## Lewinsky 'grilled as if in days of Hitler'

FROM GILES WHITTILL IN LOS ANGELES

QUESTIONING by Kenneth Starr of Monica Lewinsky and her mother was reminiscent of "the Hitler era". Ms Lewinsky's father said in his first interview over the latest White House scandal.

Dr Bernard Lewinsky lashed out at the special prosecutor's tactics on ABC television last night, saying his daughter had been left in tears after her first meeting with the FBI — a nine-hour ordeal in a hotel with five agents, five lawyers and threats of 20 years in jail. He could not imagine her making up her story of a relationship with President Clinton.

Referring to his estranged wife's traumatic day testifying, Dr Lewinsky said: "To pit a mother against her daughter, to coerce her to talk — to me that's reminiscent of the McCarthy era, of the Inquisition, and even ... you could stretch it and say the Hitler era."

## White extremists seek to build up biological arsenal

FROM TOM RHODES IN WASHINGTON

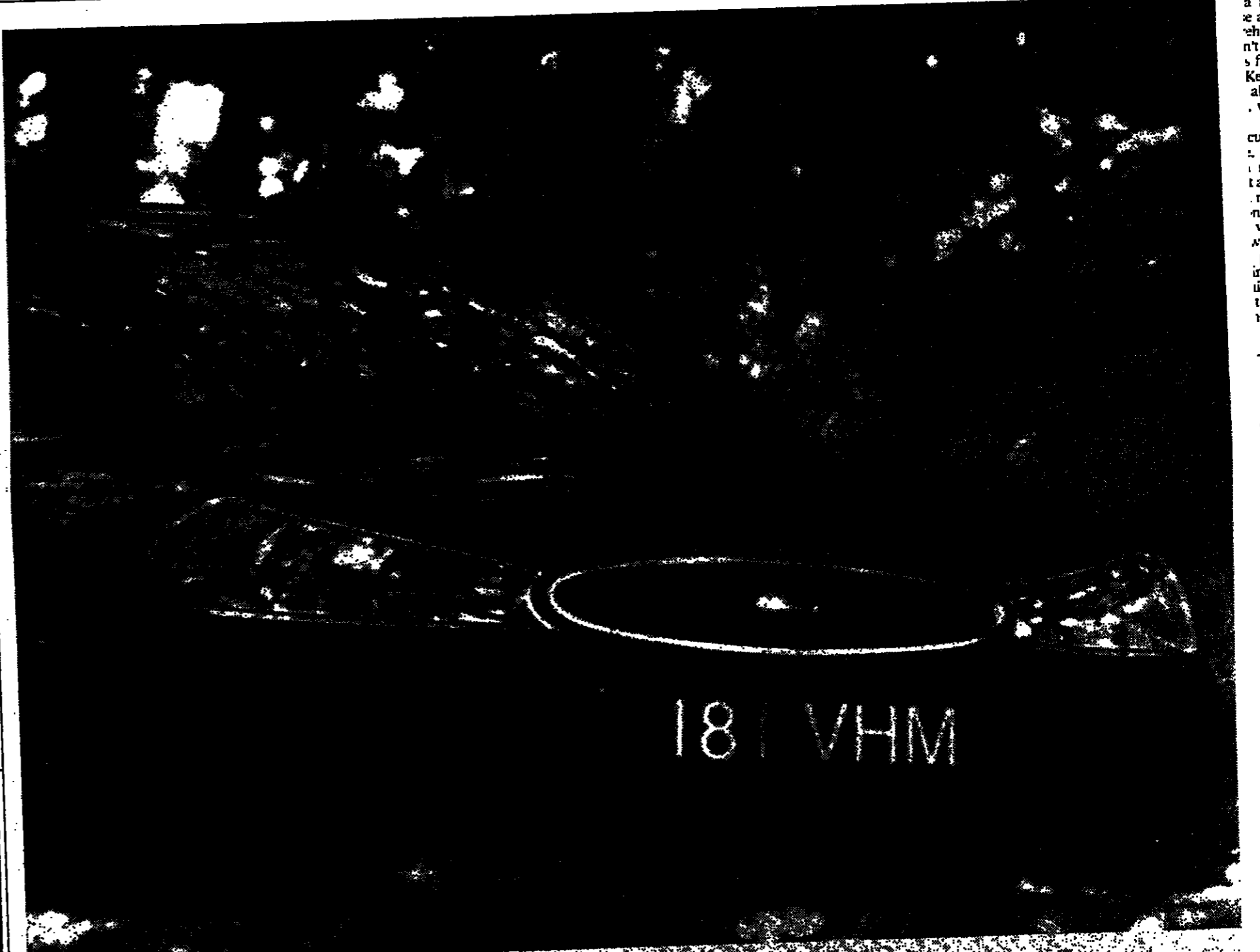
THE arrests of the two men intensified fears in America yesterday that extremist groups were increasingly interested in using biological toxins for domestic-terror attacks.

Larry Wayne Harris, 46, a microbiologist from Lancaster, Ohio, is a former lieutenant in the Aryan Nations, a white supremacist organisation based in Idaho, and a one-time follower of Christian Identity, an anti-Semitic and anti-black group linked to the Oklahoma City bombing that killed 168 adults and children three years ago. He was arrested in 1996 and accused of illegally receiving three vials containing freeze-dried bubonic plague bacteria. Prosecutors alleged he had used deception to obtain them from a Maryland laboratory.

His notoriety among extremists long ago brought Mr Harris to the FBI's attention. "Once his name was mentioned we assumed we were dealing with a legitimate biological threat, so our planning and care level was raised 20 times," said William Stowe, an assistant special agent in Las Vegas.

Richard Butler, the racist activist who founded the Aryan Nations at Hayden Lake, Idaho, in the mid-1970s, said yesterday that neither suspect was presently a member of the organisation. From Idaho, Mr Butler has tried to unite the Ku Klux Klan, neo-Nazi, skinheads and rural militias to prepare them for a war that would create a whites-only home in the Pacific Northwest. Based on a "theology" viewing Jews as Satan's children and blacks as "mand people", the Aryan Nations has spread its tentacles, last year sparking the bombing of a Georgia abortion clinic and skinhead attacks in Denver, which killed a policeman and African immigrant.

The organisation only gained credence among militia groups after the FBI siege at Ruby Ridge, Idaho, where Randy Weaver, a white separatist, lost his wife and son to government snipers in 1992. In the annals of the militia movement the case of Mr Weaver, a member of the Aryan Nations, is seen as the start of a war between Washington and the patriots of America.



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Weeks of futility plagued Anthony Loyd in 1991 as the aircraft sped on their raids overhead and he waited in the Kuwait desert for the land war against Iraq to erupt, but when it did it proved to be something of an anticlimax

### A veteran of the last Gulf War, Anthony Loyd returns to Kuwait in his new role as a correspondent

THE US sergeant spat in the sand beside his M1A1 Abrams tank and glared balefully into the emptiness of the Kuwaiti desert. He looked unimpressed by the official line on US morale that his officer was spouting to journalists on the other side of the vehicle.

"Man, you ask me if I'm happy to be here?" he began. "I already been here back in '91. And I say that if we were allowed to do our job properly then, then I wouldn't be standing here talking now." I am familiar with the detrimental implications of overthrowing Saddam Hussein. But I know what the man means.

When Iraq invaded Kuwait eight years ago I was 24, a lieutenant in the Green Jackets, my terms of service all but complete after five years. Then, as negotiations to end the crisis ground to a halt and a military showdown seemed increasingly likely, I volunteered to sign on for the war — so long as I got to go. With 48 hours left in the Army, my offer was accepted, and I was recalled to the Light Division depot in Winchester to put my signature on paper. I signed, not through patriotism or idealism, but because I wanted to go to war, and the potential Gulf conflict was the only one on offer. The medic

# Mission impossible, again

warned me there was not enough time to stagger my anthrax and bubonic plague jabs over the required number of days — and gave me the shots in each arm, then and there, predicting projectile vomiting within the hour. I regarded it as a passage of initiation.

My own regiment was not being sent to the Gulf, so I was attached to another and arrived in Saudi Arabia days later as the air war, a prelude to the ground offensive, began. Among the most boring weeks of my life followed, waiting for the possibility — still not a certainty to soldiers on the ground because of a shaky revamped diplomatic initiative — of the allied attack beginning. Above our barren and featureless landscape of grey sand flew the silver slithers of jets high overhead on their attack missions to Iraq. In between the thousands of cigarettes, the live firing exercises, the hours of pointless speculation, we were given

briefings on the prophesied chemical monsoon and Iraqi artillery barrages that awaited us on the other side of the border.

Our war, such as it was, arrived suddenly. We lumbered into Iraq, hyped for days, to be greeted not by fire but by a Mexican wave of Iraqi hands raised in surrender. It was a shocking anticlimax. "Let's give them some more ammo and go for a replay," one irate Glaswegian NCO suggested as another batch of dejected prisoners traipsed into our lines out of the desert. The words were not even in jest.

These prisoners were not the brutish hordes of Saddam's security apparatus, but dazed individuals who seemed only too happy to throw in the towel. Many Iraqi officers openly cursed their President. In those last 100 hours of ground war, as the fleeing Iraqi Army imploded before us, it seemed that the Iraqi President may have indeed been finished. Many of his troops seemed to welcome the arrival of the allied forces. I wonder how many of those dissenting officers are alive today.

Our battalion's only casualty was a teenager who mistook sunstroke symptoms for exposure to nerve gas, injected himself with the antidote, and was moved out with astropine poisoning. The war I had expected never happened, not to me anyway. Indeed, beyond members of the special forces and a few of the regular troops, hardly anyone in the British armoured division saw proper action. Married men were delighted; single troops unfulfilled, even frustrated. The concept of fighting seemed as abstract as ever, and left a curious void not fulfilled until I travelled to Sarajevo 18 months later.

My memories of that Gulf War are seven years and seven wars old

There will be no ground conflict, and as a journalist in Kuwait I expect to see little, should an air war start, beyond perhaps film footage from allied jets showing the precise penetration of ground targets: the slick sex, lies and videotape of the West's propaganda machine.

But were I a British pilot, needing more motivation than merely a lonely impulse of delight to take me to the tumult in the skies, then I would not look to either the British people or their leadership to find it. I would remember that the powers that denounce Saddam now, showing photographs of the Kurds he killed with chemicals, were the same powers that supplied him then with relatively unfettered access to weapons to counterbalance the threat from Iran, and totally unfettered access to chemical precursors until 1990.

I would remember that our jingoistic public desires and expects an impossible war, in which no allied blood is shed. I would remember that Saddam is a chemical Frankenstein monster created by the cynical Realpolitik of, among others, Britain. I would not volunteer for this one.

#### CONFESSIONS OF A WAR REPORTER

ANTHONY LOYD, a former officer in the British Army, served in the Gulf during Operation Desert Storm as an infantry platoon commander. He subsequently went to live in Bosnia, where he later began to work for The Times as a war correspondent, and has since covered conflicts in Afghanistan, Albania, Algeria, Chechnya, Croatia and Sierra Leone. He has spent most of the past five years in zones of conflict and reports now from Kuwait with the intention of seven wars separating him from his first experience of the Gulf in 1991.

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# Comics learn to see the joke in Labour

Once they were wary of making fun of Blair's team, but now the satirists believe they have found a new line of humour, says Damian Whitworth

LABOUR has become seriously funny to a generation of satirists who feared that the defeat of the Conservatives would leave them with no material for jokes.

The departure of a cast of sleazy supporting characters at the last election left comedians saying that no one really wanted to make fun of the new Government. Now they have found that the new punchlines lie in the way in which Labour politicians take themselves too seriously and appear to be personally hurt if anyone disagrees with them.

Neil Pearson, star of the television comedy *Drop the Dead Donkey*, has disagreed with talk that the show died with the last Government. "We were probably going to knock it on the head after five series, but I think everyone fancies having a go at the new Government. We are equal opportunity offenders."



Bremner, left, and as his "earnest" friend Blair

time, with the first to finish receiving a lottery grant," he said. According to Sherrin, satire is undergoing a renaissance, and Rory Bremner is leading it.

Last week Bremner was named Variety Club show-business personality of the year. He is a friend of Tony Blair and says that the Prime Minister is hard to mimic: "He's not funny to do. He is so earnest." He has depicted Mr Blair walking on water.

pledges card." The card has been mercilessly mocked by the *Armistice* team, who paste ever-more ludicrous bastardisations of the promises on a studio mock-up.

"For reasons that had nothing to do with policy, Robin Cook and Jack Straw have hit the headlines, but most of the characters are still finding their feet," Iannucci said. "What has caught on with the public is not the characters, which was very much what *Splitting Image* concentrated on, but the obsession with presentation. It is the lack of character. No one in the Cabinet is allowed to have too high a profile."

Peter Mandelson's role has been a source of much mirth. In last week's *Armistice*, Iannucci suggested that, in future, committees might scrutinise bills by going round to Mr Mandelson's house, standing outside and looking in through the window.

The one personality who has been developed is Mr Blair. "We see Blair as a presidential figure, possibly envious of the Royal Family,"



said Iannucci. His favourite of the show's jokes was sending a small girl to give Mr Blair a Valentine card. Mr Blair was seen smiling and thanking her even as he read the card, which said: "Be my Valentine. I love you even more than you do."

Inside it said: "You came to visit my school, but now you are rubbish." Such stunts are the stock in trade of Mark Thomas, whose *Mark Thomas Comedy Product* keeps the lawyers at Channel 4 busy. Under the last

Government, he disguised a tank as an ice-cream van, parked it outside William Waldegrave's house, rang the doorbell and asked for advice on how to export it to Iraq. In recent weeks, he has popped up at Jack Straw's

constituency surgery to talk about cannabis smoking with a group of ill people who smoke the drug because they believe that it alleviates their symptoms. He arrived at the House of Commons with excerpts of a pornographic article written by Blair's chief press officer, Alastair Campbell, blown up and stuck on the side of a lorry.

"The aim is to annoy people," he said. "It's not the sole aim, but some people just deserve to be annoyed. I hope to get people who aren't normally got. The whole point of my stunts is to pull the rug out from someone who doesn't want it pulled out."

Matthew Willets, of the London comedy club Jongleurs, said that political humour had yet to make a big return to the club circuit, where the more personal, experience-related humour still dominates. "But I think it will come back."

The next few months will see just how much Bremner, Iannucci and Thomas have influenced the humour mills. "We have been very fortunate to be around at the start, to be the first to be coming up with the image of the Government," said Iannucci. "Hopefully people will remember it."

Vertical advertisement on the right edge of the page, featuring the words "sculpted belief" and "guardia".

## Hague calls for councillors to lead Tory revival

BY PHILIP WEBSTER AND MARK HENDERSON

WILLIAM HAGUE will today call for Tory councillors to lead the party's fight back to power as he formally ends years of opposition to the establishment of a London-wide authority.

In a U-turn forced by the Government's insistence on asking only one question in the May 7 referendum on a London mayor and new strategic authority, the Tory leader will today confirm that his party will campaign for a "yes" vote.

He will promise a strong fight against Labour candidates to ensure that the new authority does not become another Greater London Council, which was abolished by the Conservative Government in 1986.

The decision shows Mr Hague's readiness for change. He accepts that campaigning for a "no" vote would have caused serious damage to the party. The main theme of his speech to the Tory local government conference in London will be that the time has come for the party to change its attitude to local democracy.

Pointing out that some of the principal Tory policies, such as the right to buy council homes, emerged through local government, Mr Hague will urge councillors to be the "pioneers of popular Conservatism".

The Tory party has accepted the principle of a London mayor but, until now, had opposed a Greater London authority. They argued that the referendum should ask two separate questions. The Government refused and Mr Hague and his team have decided that it would be

unduly negative to campaign for a "no" vote.

Mr Hague will promise today to throw open the selection of the Conservative mayoral candidate to a primary election of all party members in London, and will challenge Tony Blair to do the same.

Richard Ottaway, the Conservative spokesman on London, said at the conference yesterday: "We have listened to Londoners about the proposals to elect a mayor and we support the role of a mayor in giving a powerful voice to one of the world's greatest cities."

"On balance, we urge Londoners to vote 'yes'...



Norris, left, and Archer: both may run for mayor

We will then fight Labour every step of the way to make sure the new strategic authority will not become the next GLC."

The Tories propose a committee of the leaders of the 32 London boroughs to scrutinise the mayor. Labour is proposing an elected assembly of about 30 members.

Several prominent Tories, including Lord Archer of Weston-super-Mare, John Major, Chris Patten and Steven Norris have been suggested as candidates for mayor. The mayoral election will held in May 2000.

Large advertisement for 'THE SUNDAY TIMES' featuring the headline 'YOUR MONEY AND YOUR LIFE' and an illustration of a woman in a dress holding a large check.

## TEN SIMPLE STEPS TO FINANCIAL HEALTH

It's time to sort out your finances... Don't miss our special, experts' guide to savings, mortgages, pensions, insurance and income tax. FREE with The Sunday Times tomorrow

Advertisement for a Vodafone mobile phone promotion, featuring a 'Vodafone World Choice' phone and a list of free services like 'Free text messages', 'Free internet browsing', and 'Free voicemail'. It also includes the number 0500 740 000.

THE SUNDAY TIMES IS THE SUNDAY PAPERS

Handwritten text at the bottom: 'مكتبة من الامم'

VALERIE GROVE MEETS: ANTONY GORMLEY

Sculptor with belief in his guardian angel

And it came to pass that the Angel of the North alighted upon the Earth, to be welded to a grassy hillock in Gateshead on a sunny day last weekend.



sculptures on view are the children's (Ivo, Guy and Paloma) for a Save the Children exhibition. On his study wall is a framed painting by a Barcelona artist - reminiscent of the one in the play Art - from which the canvas has been removed, leaving only a translucent stain of brush-strokes "like a breath on a window-pane".

And on the second day the skies darkened as the crowd assembled, gazing aloft. Was it a bird? Was it a plane? No, it was Earl Gowrie, wrapped in his Loden coat, shouting against the howling wind and lashing rain to pronounce Antony Gormley's Angel one of the masterpieces of 20th-century sculpture, comparable to the Eiffel Tower.

For Gormley, two years of awaydays to Tyne-side are over. At 47 he is already the best-known sculptor of his generation. He transferred us all with his vista of terracotta figures in Field for the British Isles. But the Angel has put him back on the celebrity treadmill: will he do Desert Island Discs; write about the best and worst moments of his week; do a "How we met" feature; have brunch with Mariella Frostrup (it's on tomorrow on Channel 5)? Gormley himself - an athletically built 6ft 4in - is the subject he most often sculpts. To make his "corpographs" he stands, crouches or kneels, naked in his studio, while his wife and assistant encase his person in clay, then in a cloth dipped in plaster, leaving a small space for his mouth. He remains motionless, enveloped in plaster until it forms a rigid mould and he is cut out. "It's like being buried and reborn," he says.

You cannot put such a massive work as Angel of the North on view to millions without articulating what its purpose is, and this Gormley is volubly willing to do. The Angel is not beautiful. It is no sentimental, benign or comforting angel. Its wings are weathered and rusty. We know its tonnage, its jumbo-jet sized wingspan, we see its spars and ribs, girders, nuts and bolts.



The Angel has landed: the final touches

At Ampleforth, his artistic leanings were encouraged, but the Catholic faith atrophied. At Trinity College, Cambridge, he "smoked a lot of dope and painted some bad, bad pictures". He founded a pottery society and sat at the feet of the art history guru Michael Jaffé. By the time he left in 1971, ignoring his father's wish that he should become a banker, he had made enough

Make of it what you will. He wants it to be challenging, to inspire questions. Is it a crucifixion, the body of Man impaled upon the dangerous technology he has invented, a traditional Christian icon extended into an ambivalent figure whose wings are also a handicap? At least one cartoon has already linked it to the proposed air strikes on Iraq - which pleases Gormley because he meant it to disturb. "We have the divine power to fly to New York in four hours," but also the destructive capability to carry out carpet-bombing of civilian populations...

He hurls the industry of the 32 men of Hartlepool Steel Fabrications who worked 24 hours a day, seven days a week with skill, wit and willingness to bend plate in impossible ways. "A lot of people who worked on it thought it was a load of rubbish," he says, "but in the end they are amazingly proud."

And the voices that shrieked about money better spent on schools and hospitals are silenced as Gateshead council - which is steadfast in its determination to have its lottery-funded £800,000 Angel "even when I got a bit wobbly over the negative press" - is delighted. Apparently Joe Gormley (no relation), the former miners' union leader, once declared that they should build an angel on this disused mine shaft in the Tean Valley coalfield. So they see it as

These Gormley Everyman figures, massively expanded or reduced to etiolated spindles, become the dramatis personae in his sculptures all over the world. You might have seen the long curve of his calves, the breadth of his shoulders in a 300-tonne gazing out to sea on an Art in the Park, or in the headless bodies suspended from the old jailhouse at Charleston, South Carolina - or lying spreadeagled on the courtyard before the Dublin Museum of Modern Art.

He was the youngest of five sons and two daughters of Alfred "Jack" Gormley, chairman of John Wych, the company that first produced penicillin commercially, and his German wife. They lived in Hampstead Garden Suburb and spent summers at West Wittering, West Sussex, where the Gormley brothers - now a doctor, estate agent, furniture maker and Oxford director - were famed for recklessness when sailing. "We all annoy our wives by disregarding personal

money painting May Ball murals to keep himself for several years on the hippy trail. Parting from his girlfriend in Baghdad, he considered becoming a Buddhist monk in India, smoked more dope, and decided to become a sculptor.

At last his creator could see how it worked in situ - an Angel of industrial substance, "looking out not on a Capability Brown landscape, but the fabric of the constructed world: a figure built with the same sense of purpose as a bridge, mediating between living and forgetting, a locus for dreams and fears, while the river of cars

regenerative. Gormley resists the heritage aspect, but allows that there is a millennial or apocalyptic touch about it. Last Sunday, the Angel made its slow progress from Tees to Tyne. The Gormley family were dining at the pub opposite (formerly The Barn, renamed The Angel View) when the Angel's head hove into sight. It was "magical. It was a warm night and the people who had followed its progress were clambering over it, as if an alien spaceship had arrived, or Ted Hughes's Iron Man. Paloma sat inside its head. After all the frenetic activity, there was a momentous calm. And then the choreography of the crane dropping the feet into place, like threading a needle with a 500-ton implement."



Gormley: "a work of art that ignores every 20th-century orthodoxy, and invites people to dream"

flows by." Gormley can wax lyrical like this for hours.

Home in London after the celebrations, Gormley lives in a tall airy house in Camden Town and works in a studio fashioned from an old Victorian steam laundry in Peckham. We drove there past South London's Soviet-style council estates. Behind the high steel gates of his yard stand the stumps of two giant oaks from Kew, felled by the great storm of 1987, and five spindly iron men destined for a Swedish countess's forested acres. Two assistants are working nine to five on the plasterwork.

He says he only just began to make a living in 1993, when Jay Jopling's White Cube gallery emancipated him from poverty. "I lived for eight years in a squat at King's Cross. I was penniless until my father died and I inherited £10,000."

His intellectual approach endears him to E.H. Gombrich (whose The Story of Art originally inspired him), the aged seer sceptical of the shallow sensations of

much contemporary art. Like Epstein, whose works are his icons, Gormley is prodigious.

In August, the King of Norway will launch 100 Gormley figures in Stavanger. And eventually, the circle of columns in the British Library forecourt will bear eight granite boulders, each with Gormley's body carved into it, holding up the stone.

Gormley has made many angels: the first a miniature figurine for a child. Another stood in an East Anglian cornfield, a scarecrow for a nuclear age. Now he awaits reactions to his biggest angel. "I want it to be considered not as a public amenity, a council logo, but as a work of art that is collective, tribal almost, that ignores every 20th-century orthodoxy, and invites people to dream."

"I wonder if it will touch passers-by with a sense of moral purity," like the Thomas More statue on the Chelsea Embankment, which he loves; or will they be inspired to spray Newcastle United slogans on its wings? "I've never been worried by graffiti," he says equably. "It's easy to get off."

Legend in harmony with past master

Legend in harmony with past master

The London Symphony Orchestra has launched the latest and biggest of its composer festivals. Over the next few weeks, and in a second instalment in October, the Barbican will be witnessing the most extensive chronological survey of Shostakovich's music to be undertaken, organised around the 15 symphonies and with very few major scores missing.

Celebrating Shostakovich with style, the LSO is entrusting the artistic leadership of the series to a living legend: Mstislav Rostropovich, long-standing friend and musical collaborator of the composer. The distinguished cellist may not be the most exacting of conductors, but he brings an authentic understanding to this music, and it is in Shostakovich that he has given some of his most blazing performances on the podium.

He did not blaze here, but the big works are still to come. Thursday's programme, featuring early pieces from the 1920s, included some of this great composer's less inspired music. Because he was perhaps the truest chronicler of Soviet history, his music does not shy away from the banal, but, as Rostropovich puts it in the fascinating illustrated programme book, "Shostakovich knew everything there was to know about mankind."

Oddly, the weakest work on the programme drew the best performance. The Second Symphony, written for the tenth anniversary of the October Revolution, was considered too "formalistic" to be played much during the Soviet era and is not likely to re-enter the repertory now that the Revolution is out of fashion even in Russia. But this rare performance made the most of the muted opening and the organised chaos in the purely orchestral half. The choral finale is high-class poster art, and the London Symphony Chorus sang with fervour.

The precociously brilliant First Symphony, which remained Shostakovich's happiest success, took on an almost split personality here. Rostropovich made the opening soft-grained, as if in a romantic work, and then rushed the second movement off its feet. At least he found the melancholy tone of the Lento and made it the heart of the piece.

Alas, he was score-bound in the Suite from The Nose, turning out a laboured and untheatrical account. Shostakovich's Gogol-inspired "anti-opera" is full of biting satire, but this was curiously dulled, even in the famous percussion-only interlude.

Maybe the three vocal numbers in the suite do not work out of context, because the baritone Egils Silins, appropriately deadpan as the petty official who loses his nose, and the tenor Kenneth Tarver, as his servant, made little impression.

JOHN ALLISON

Advertisement for Wigmore Hall featuring Nina Beilina violin and Yuri Smirnov piano. Includes program details, ticket prices, and contact information.

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COURT CIRCULAR

BUCKINGHAM PALACE February 20: The Queen and The Duke of Edinburgh today visited Barrow-in-Furness...

Today's royal engagements

Prince Edward will attend the Rugby Football Union match, England v Wales at Twickenham, at 2.00.

Service dinners

Pembroke Yeomanry Dinner Club The annual dinner of the Pembroke Yeomanry Dinner Club was held last night at the RAC Ranges, Castle Martin...

Dinner

Merchant Taylors' School, Crosby Mr Gwilym Roberts, President of the Merchant Taylors' Old Boys' Association...

Luncheon

University of Wales, Lampeter Professor Keith Robbins, Senior Vice-Chancellor of the University of Wales, Lampeter...

Appointment

Tate Gallery Sir Richard Carew Pole has been reappointed a Trustee of the Tate Gallery for a further period of five years from April 28.

Her Majesty and His Royal Highness later visited VSEL (GEC Marine) and were received at Buckleuch Beck by the Group Managing Director...

Weekend anniversaries

TODAY BIRTHS: Karl Czerny, pianist and composer, Vienna, 1791; Antonio López de Santa Anna, President of Mexico 1833-36 and 1841-45, Jalisco, Mexico, 1797...

DEATHS: King James I of Scotland, reigned 1406-37, murdered, Perth, 1437; Robert Southwell, Jesuit priest and poet, executed in London, 1595; Baruch Spinoza, philosopher, The Hague, 1677...



Piers Gielgud and Suzanne Dobson, of London, who run their own ballet company and have recently announced their engagement

Weekend birthdays

The King of Norway celebrates his 61st birthday today. TODAY: Sir John Bourn, Controller and Auditor General, 64; Professor Ruth Bowden, anatomist, 83...

Forthcoming marriages

Mr D.T. Carter and Miss K. Sears The engagement is announced between the couple...

Marriages

Dr C.B. Cox and Mrs M.H. Thompson The marriage took place on February 20, at Reigate Register Office...

Latest wills

Rosemarie Helen Jepson Turner, of Orton, Fochabers, Morayshire, Scotland, left estate valued at £4,396,402 net...

School news

Francis Holland School, Graham Terrace, SW1 There will be an Old Girls' Party for the School Birthday on Thursday, February 26...

MALCOLM X SHOT DEAD AT HARLEM RALLY

From Our Own Correspondent NEW YORK, FEB. 21 Malcolm X, the Negro nationalist, who was a leader of the Black Muslim movement...

ON THIS DAY February 21, 1965

Three Muslims were found guilty of the killing of Malcolm X, the civil rights leader, in 1965. Last summer his widow died after being badly burnt in a fire started by her grandson...

some success in establishing small industries for rehabilitating Negroes in trouble. Malcolm X's declared policy was to establish a non-sectarian black nationalist party...



Malcolm X addressing a rally in Harlem in June 1963, two years before he was shot dead

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BIRTHS: On February 15th, to Susan (nee Kent) and David, a son, Samuel Joseph, a brother for Gabriel and Henry...

DEATHS: On February 19th, to John (nee Doyle), 77, of 10, York Road, London, N16 2JL, a son of the late John and Mary Doyle...

DEATHS: On February 19th, to Mrs. Mary (nee) Jones, 85, of 12, Elm Street, London, N16 2JL, a daughter of the late John and Mary Jones...

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Advertisement for PERSONAL COLUMN featuring a large image of a person's face and various text elements.





Progress in thin trading

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

Table of equity prices for various sectors including ALCOHOLIC BEVERAGES, BANKS, BREWERIES, Pubs & REST, BUILDING MATERIALS, CHEMICALS, CONSTRUCTION, DISTRIBUTORS, ELECTRICITY, ELECTRONIC & ELECT, ENGINEERING, FOOD MANUFACTURERS, HEALTHCARE, HOUSEHOLD GOODS & TEXT, INSURANCE, INVESTMENT TRUSTS, MEDIA, MINING, OIL & GAS, PHARMACEUTICALS, PRINTING & PAPER, PROPERTY, RETAILERS GENERAL, RETAILERS FOOD, SUPPORT SERVICES, TELECOMMUNICATIONS, TRANSPORT, WATER, and OTHER FINANCIAL.

Table of equity prices for various sectors including ALCOHOLIC BEVERAGES, BANKS, BREWERIES, Pubs & REST, BUILDING MATERIALS, CHEMICALS, CONSTRUCTION, DISTRIBUTORS, ELECTRICITY, ELECTRONIC & ELECT, ENGINEERING, FOOD MANUFACTURERS, HEALTHCARE, HOUSEHOLD GOODS & TEXT, INSURANCE, INVESTMENT TRUSTS, MEDIA, MINING, OIL & GAS, PHARMACEUTICALS, PRINTING & PAPER, PROPERTY, RETAILERS GENERAL, RETAILERS FOOD, SUPPORT SERVICES, TELECOMMUNICATIONS, TRANSPORT, WATER, and OTHER FINANCIAL.

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Body Shop shapes up on hopes of Roddick buyout

WITH shares in Body Shop at their cheapest for almost ten years, now would seem the perfect time for any potential bidder to pounce.

The last time Mrs Roddick tried to take the company back it was worth £330 million. Even after the recent recovery, it is still valued at £245 million.

Such Friday rumours set the tone of the overall market, as low volumes and excitement in the banking sector lifted the FTSE 100 Index 33.1 points to 5,761.6.

Barclays, up 10p at 187.5p, has replaced Lloyds TSB, off 1p at 92.5p, as the favourite potential predator for Standard in the sector's perennial takeover rumour.

Shares in Anita Roddick's Body Shop advanced 6p to 127p. Mrs Roddick is still in the doldrums. Her shares have fallen from 13p to 5p in recent months.

Diageo suffered the worst of its 18 days on the stock market amid fears, later denied, that Bernard Arnault is minded to sell stake which LVMH has in the company.

still hope that rival Asda, up 3p to 202p, may be able to persuade Margaret Beckett, President of the Board of Trade, to allow some form of merger.

Standard Chartered, up 4.5p at 764.2p to make it the best performing blue chip yesterday, could take much of the credit for the rise.

Barclays, up 10p at 187.5p, has replaced Lloyds TSB, off 1p at 92.5p, as the favourite potential predator for Standard in the sector's perennial takeover rumour.

cent jump in its share price, now 175p. Close on its tail was De La Rue, the bank note producer.

Card Clear was given a warm welcome on its return to the Alternative Investment Market, leaping from its suspension price of 47p to close at a high of 53p.

It has completed the acquisition of Cardcast, the AIM-listed rival that also offered a credit-card theft hotline.

There was also some relief, albeit technical, for Uno. The furniture retailer saw its shares jump 30p to 230p on talk that an overhang in the stock had been cleared.

NEW YORK: US stocks remained lower at midday. Negotiations with Iraq, consolidation after a recent shoddy winning streak and caution ahead of "double witching" expirations due by the end of yesterday's session put added pressure on prices.

TEMPUS Fishy failings for Fisher

IN MOMENTS of weakness over the past year or so it has occasionally been possible to delude oneself that shares in Albert Fisher represented a good each-way bet.

EVERY once in a while the stock market becomes obsessed with a sector. Dealers start marking up the shares, the analysts start worrying that they do not understand the fundamentals and the companies find themselves on ratings that are almost impossible to sustain.

It's a nice little software company with turnover of less than £500 million, is currently valued at more than five times that. Logica, a services company with £350 million of turnover, is valued at nearly £1 billion.

THE year is not yet two months old and already we have had four big disappointments from companies sold under a biotechnology label.

The latest upset comes from Core, a drug delivery specialist that has contrived to have problems with not one but two apparently late-stage projects.

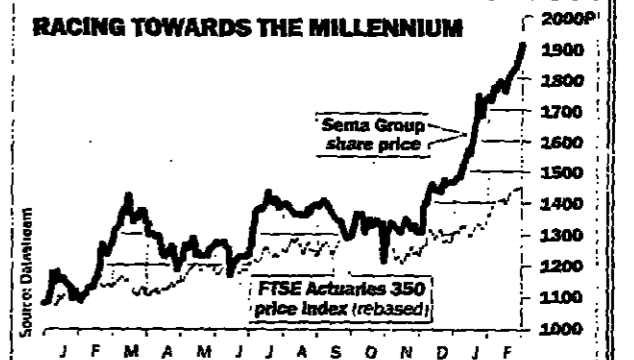
These include its prawn processing arm which - in one of those explanations that Fisher has made its own - has been hit by a ban on importing prawns from the Indian sub-continent.

Consulting already turning business away. With all this new work, the gap between Sema's turnover and its market capitalisation is narrowing.

lighted in a recent report on the sector from the analysts at UBS - which, incidentally, is an excellent primer to the problems of biotech investing.

As the note says, US experience shows that small drug development companies can often run into difficulties in phase III because of their lack of experience in designing the smaller but critically important phase II studies.

Both Core's morphine delivery system and its treatment for thrush ran into problems because of deficiencies in the information gathered from earlier clinical trials.



LIFFE market data table with columns for COCOA, ROBUSTA COFFEE, WHITE SUGAR, MEAT & LIVESTOCK.

ICE-LOR (London Oil) CRUDE OILS & TURKISH FIBRE, GNL LONDON GRAIN FUTURES, LONDON METAL EXCHANGE.

LONDON FINANCIAL FUTURES table with columns for Long Gilt, German Govt Bond, Japanese Govt Bond, etc.

DOLLAR RATES table listing exchange rates for Australia, Canada, Hong Kong, etc.

WALL STREET table listing stock prices for various companies like AMP Inc, Amgen, etc.

MEAT & LIVESTOCK table with columns for Average carcass prices, Cattle, Sheep, etc.

LONDON METAL EXCHANGE table with columns for Copper, Tin, Lead, Zinc, etc.

MONEY RATES (%) table with columns for Base Rate, Treasury Bills, etc.

OTHER STERLING table with columns for Argentina peso, Australian dollar, etc.

FTSE VOLUMES table with columns for JUVESCAP, ASDA, etc.

Table with columns for various market indicators and prices.

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UNDER THE SKIN OF SPORT

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Tara Lipinski is America's first lady of the skates  
PAGE 34

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Oliver Holt hears how Howard Kendall is turning the tide at Everton  
PAGE 37

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Can you spot a fake picture?  
PAGES 62-63

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PAGE 47

# THE TIMES SATURDAY SPORT 11 PAGES

FEBRUARY 21 1998

TIME FOR WOODWARD'S TEAM TO WATCH WORD AND DEED



Woodward has yet to win after five games as England coach. That record cannot continue

## England expects and only a win will do

David Hands, rugby correspondent, says that planning for the World Cup can wait. A victory this afternoon is all that matters

ENGLAND are a second-division rugby nation. Who says so? Fran Cotton. It is not a description that recent teams wearing the white jersey will relish — those who reached a World Cup final, who consistently disposed of their French rivals.

That, though, is history. "We're top of the second division, we'll stay top but we'll never compete with the real leaders of world rugby until we have at least as good a playing structure as they have," Cotton says. As a former England prop, the 1997 British Isles manager and now the vice-chairman (playing) of the Rugby Football Union's management board, he speaks from a position of authority.

Cotton and like-minded individuals, who include Clive Woodward, the England coach, seek to bring order to the English club scene so that a challenge can be thrown down consistently to New Zealand and South Africa in the future.

At the moment, it may be argued, the Cottonites are winning, though the very fact that we are talking rivalries rather than partnerships is depressing. Would that be the case if England selection had been more orderly this winter?

After today England will have capped 31 players in six internationals over a three-month period. Granted that Woodward wants to assess as many players as possible before the World Cup next year, but a series of isolated appearances proves little and ignores the trials available at a slightly lower level.



England are going through a rough that they have endured only four times before. Only once, between February 1971 and March 1972, have they been more than seven matches without tasting victory and, if they lose to Wales today, they will equal that eight-match depression.

Comparisons, of course, are odious: rugby is far more intense and high-profile now than in the 1970s. Nor can the present management bear responsibility for either the defeats in Buenos Aires in June and Sydney in July, or the daunting programme of last autumn left for them by a previous administration.

But it is hard to avoid the conclusion that they have leapt too quickly towards the future. "Clive Woodward's England is the product of the clubs, but his influence is minimal," Cotton will tell those club representatives who bother to accept his invitation to Twickenham tomorrow to hear him expand on his vision for the millennium.

This rapid turnover, dictated by injury only to a degree, contributes directly towards the lack of continuity of performance on which management, players and public have expatiated. This is not to say that this season's games would have been won with a more consistent approach, but they might have been and the longer a team plays without winning, the more frustrated it becomes and the great public expectation bears down upon it.

Thus, however England regard the Five Nations, the importance of the match against Wales today cannot be over-emphasised. Only two weeks ago, Woodward acknowledged that anything less than first place in the championship would be regarded as failure. The correlation between result and performance can wait: results now override style because with success comes confidence and with confidence comes flair... the quality that will make England competitive 18 months from now.

Lawrence Dallaglio, page 40  
Scotland's task, page 41

TRYING TIMES	
ARGENTINA 33 ENGLAND 13	June 7 1997, Buenos Aires
Under-strength England, having lost key players in Carr and Redman to the Lions and hit by injuries, were well beaten, their two tries coming in the final quarter. Performance rating: 5/10	
AUSTRALIA 25 ENGLAND 6	June 12 1997, Sydney
Wrong game, wrong time. England's Lions physically drained in South Africa and jettisoned were never in the hunt and did well to keep the score to 8-6 until the final quarter when they conceded three tries. Performance rating: 4/10	
ENGLAND 15 AUSTRALIA 15	Nov 15 1997, Twickenham
Under-rated achievement by a very raw side. Not much to watch, five penalties by Carr against two tries, but five newcomers held their own against an experienced Australia side. Performance rating: 7/10	
ENGLAND 8 NEW ZEALAND 25	Nov 22 1997, Old Trafford
Dug a big first-half hole by conceding 15 points and converting only one of their own chances but discovered that they could live with much-vaunted All Blacks. Performance rating: 6/10	
ENGLAND 11 SOUTH AFRICA 29	Nov 29 1997, Twickenham
An 11-0 lead within the first quarter took England by surprise and they lacked the experience to build on it against a South Africa side of considerable quality. Performance rating: 5/10	
ENGLAND 26 NEW ZEALAND 26	Dec 6 1997, Twickenham
The game which suggested England had moved further forward than they had. Significant in terms of self-confidence and team building, some element of good fortune. Performance rating: 6/10	
FRANCE 24 ENGLAND 17	Feb 7 1998, Paris
Fortunate to avoid a heavier defeat by a France team which had the edge at every phase. Traditional English strengths called into question, not for the first time. Performance rating: 5/10	

## Fireman Joe doomed in Maine Road hothouse

For reasons of his own, Joe Royle this week accepted the job of Manchester City's manager. He sorted through his new desk in a bemused manner. Min. Evidently several people had left this place in a hurry. Dry-cleaning ticket in the name of Neal. Steve Coppell's library books. On the wall a series of pencil marks, in five-bargain arrangements, adding up to 33. Also, framed on the wall, a letter: "Dear Frank, Thank God you've come! We thought we'd never... Knock, knock. A secretary hands Royle a car-park pass stamped "Feb only". "This will do until — well, you know," she shrugs.

"Right-oh," he agrees. "I thought I'd tell the press how the job inspires me and the potential here is fantastic. What do you think?" She smiles, non-committally. "Now you won't mind if people address you as Manager Ninety-Eight (One)?" she asks briskly, indicating the library books. On the wall a series of pencil marks, in five-bargain arrangements, adding up to 33. Also, framed on the wall, a letter: "Dear Frank, Thank God you've come! We thought we'd never... Knock, knock. A secretary hands Royle a car-park pass stamped "Feb only". "This will do until — well, you know," she shrugs.

"I can do here what I have done successfully before — and that's firefighting!" Managing Manchester City is the worst job in football, though it needn't be. City have 30,000 regular fans, a world-class Georgian in their ranks; moreover, their light blue strip is lovely. Yet managers rarely stop long enough to register a preference for Jammy Dodgers. They go in as tall, strong men and emerge 33 days later a wreck on all fours. Why? Because a huge mental bugaboo undermines every effort to lift Man City; and that bugaboo is Manchester United.

If only convention did not dictate against setting fire to Old Trafford. But as things stand — well, City is bugabooed, possibly terminally. It's a crying shame. But what can be done? Envy and sibling rivalry are bad enough in life generally but, in football, poor relations just collapse under the weight of the chips on their shoulders. In real life, if your little brother becomes Elton John, you can move house, forget it. But if you're a football club and your neighbour grows up to be Manchester United, all you can do is make brave jokes at your own expense. Man City jokes are the best you will hear. Like the Inland Revenue suddenly querying 20 years' worth of silver-polish claims.

No one's to blame, but the manager of the month keeps getting the push anyway — even though it's hardly his fault that Manchester United are heading for a treble. Royle is therefore unlikely to buck the trend, unless he's already subscribed to a mass hypnosis programme. If he could only get the fans to see (say) Brentford as their natural rivals instead of Man U — then, really, he'd be laughing.

Meanwhile, the certain route to the exit is to spout banal managerial talk about firefighting, and goals, and such. Back at the office, Royle opens his letter of welcome. "Dear 98 (1)," it begins. "Thank God you've come! We thought...". He puts it down and rolls up his sleeves. Oh, how he loves football management! He knocks the little Kendalls into the bin and takes up a pencil. "Score goals," he writes, feverishly. "Win matches. Avoid relegation." He sits back, pleased with his work. Good heavens, he thinks, what chumps the previous untemper guys must have been, if they couldn't even think of that!

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FOOTBALL SATURDAY



Everton can no longer buy their way out of trouble, but in Kendall they have a manager desperate to restore the club to its former glories. Photograph: Paul Cousins

# Kendall slowly turning Mersey tide at the third time of asking

The dawn chorus begins early at Bellefield, the Everton training ground. The forced happiness of a radio breakfast show echoes round an empty canteen. A mop swishes over a floor. A telephone rings. Howard Kendall picks it up. His eyes fix on a suit that is hanging on the back of his door. He talks to his secretary and tells her to put the call through. "How are you, lad?" he says, smiling into the receiver. "Congratulations."

At the other end of the line, Joe Royle sits behind his desk on his first full day at Maine Road. He can picture where Kendall is sitting, looking out over the pitches and at the high wall that blots out the rest of West Derby. He sat there himself not so long ago, before it all turned sour and he moved on. "Good luck, lad," Kendall says after a few minutes, and the receiver goes back down.

They are both up against it. Kendall and Royle, both at big clubs that are not big clubs any more. They are caught in a curious kind of time warp, a place where supporters still expect the results that come with being members of the traditional elite and rage against those who used to be humble but have now surpassed them in spending might.

The rewards paid by Sky television, in particular, for staying in the FA Carling Premiership may have widened the divide between the top division and the women of the Nationwide League. But they have created a new kind of equality higher up the chain that has eroded the dominance once enjoyed by clubs such as Everton.

No longer can they buy their way out of trouble by pillaging the best from the rest of the Premiership or from the top of the first division. That used to be a tried and trusted route, but their rivals do not need to sell any more and Everton seem to have found the move towards a

meritocracy harder to take than most.

When Kendall arrived last June, too late to make any significant inroads into the transfer market to strengthen what Royle had left him, he was already in an invidious position, saddled with an ageing side that had lost momentum. Peter Johnson, the club chairman, had set his sights on men such as Pablo Capello, the manager of AC Milan, to take over from Royle. After that, he moved on to Andy Gray, the Sky pundit. Kendall, then in charge at Sheffield United, was way down the list. It felt like an anticlimax when he came back to take over for the third time.

Kendall, still a workaholic who flits restlessly from match to match searching out new talent, has won the supporters over, however. They are predisposed to like him anyway after he brought them two league titles, the FA Cup and the Cup Winners' Cup in the mid-Eighties. This time, back after a brief and unhappy spell when it seemed his career was heading downhill irrevocably, they admire him for the spirit and dedication he has shown in tackling an unenviable job.

He seems to have bought reasonably wisely. Thomas Myhrer, the goalkeeper from Viking Stavanger, is beginning to fill the gap left by Neville Southall. Mikael Madar looked promising in attack before he was injured and Carl Tyler has been a revelation in defence. And lest Kendall's gripes about injuries should be sneered at, he has been forced to use 32 players this season — more than at any time since the club's inaugural season in 1888.

In January, after Everton had gone five Premiership games unbeaten, he became the first Everton manager since 1986 to win the

## OLIVER HOLT



manager-of-the-month award. The recipient way back then was a certain H. Kendall, too. Even if he is still far away from creating the kind of success he enjoyed a decade ago, Everton will at least go into the Merseyside derby on Monday alive with the hope that Kendall has turned the corner, that the threat of relegation is beginning to recede.

"What I was hoping to achieve when I took over this season was to get up beyond the threat of relegation," he said. "I don't think anyone was expecting us to be challenging for the championship or even Europe, but what they didn't want was to be in the scramble in the bottom. I thought that if we could start well, if we could get into mid-table or just above, your fans aren't fearing the drop and you can concentrate on slowly improving things rather than trying to quickly change things around."

"That was my hope, along with runs in cup competitions. But we have had a horrendous run of injuries, there has been no continuity in the side and it has been a very difficult time, because I have not been able to select the right team on a number of occasions.

"It is increasingly difficult to find players nowadays that you would like to think could be outstanding. It is more difficult to tempt other clubs into selling because other clubs have got money now and they don't sell their best players. You had the elite a few years ago who could tempt clubs down the bottom half of the Premier to part with their best players. And you went out and bought them. Nowadays, most of the clubs are looking to strengthen their teams.

"They have got the income streams and the rewards for staying in the Premiership are so great that they invest heavily to try to ensure that. Even the clubs in the first division. You go and try to prise anyone away from Nottingham Forest or Middlesbrough and Sunderland. No chance. No chance at all.

"We have got to get back up there with the top clubs and then try to attract some of the outstanding players. If we go to try to attract real top-class players, they would immediately look at the Premiership table and where we finished last season, and it would be 'no, no, no'. They do not know the size of the club, the facilities we have got, the way people are treated here. They think: 'I might struggle there.'"

For a while earlier this season, Kendall seemed to be struggling, too. There were a few weeks in October and November when he was vying with Gerry Francis as the pundits' favourite to get the sack.

Francis jumped first, Kendall sat tight, secretly seething at the rush to judgment that is disfiguring the game. "I don't see any reason why my position here should have been questioned or why people were talking about it at the time," Kendall said. "I wanted to be judged as a new manager coming into Everton Football Club, not someone who had two previous spells here and played here for seven years. I don't think that people were being fair when they talked about that."

"Before we were halfway through the season, people were hyping games up and saying, 'this is a game Everton cannot afford to lose'. Now, hang on a minute. That is adding pressure to the players, the manager, it just sews thoughts in the fans' minds. One disappointing comment I had from behind me a couple of months ago was, 'this is first division football'. That hurts you, but it was the fear element, the fear of going down."

Kendall went on: "The biggest satisfaction you get if you are a manager of a successful side is pleasing the fans. Alright, you get your own personal satisfaction, but seeing smiles on faces, jumping up and down, that is the pleasure you get."

"If I did not have the enthusiasm to try to bring them that, I would not be here. I desperately want to be successful again. I would like it to be my last job as a manager and I would like it to last as long as it can. You cannot say whether you will ever be able to repeat what you achieved before. If time is given, if you keep your good players and the young ones keep coming through, then that is the way. But you don't know. There is no guarantee."

Kendall gets up to walk down the stairs to the pitches. Forty miles away, at the other end of the M62, Joe Royle is preparing for his first training session in Moss Side.

'Fans admire him for the determination and spirit he has shown in tackling an unenviable job'

# Modern game turns blind eye to players of vision

Schemers, where are you now? Why is it that players such as José Luis Sierra, creator of Marcelo Salas's marvellous goal against England last week, are an endangered species?

What has happened to the midfield generals, the old inside forwards, if you like? The players who, in the Italian saying, were capable of "inventing the game"?

Italy, who once had them in abundance — Ferrari, Valentino, Mazzola, Gianni Rivera — now finds them a rarity. Cesare Maldini, Italy's 65-year-old manager, recently lamented the fact that, while he has strikers in abundance, *registri*, literally the directors, are hardly to be found. "We can't go to the World Cup with only Albertini, Di Matteo, Dino Baggio and Di Livio," he complained. "Tell me who there is. In attack we are very many. Behind, there's a hole. We need someone like Zidane." Zidane Zidane, though he plays for Juventus, is, of course, French.

devastating consequences. Hoddle deployed neither Gascoigne nor McManaman at Wembley last week, while Beckham was injured.

But elsewhere in England, the landscape is bleak. Arsenal, in particular, have for years forsaken their great tradition, personified by Alex James, Jimmy Logie, George Eastham, Jimmy Bloomfield and Liam Brady.

Under George Graham, an inside forward — the term is surely relevant — as skilled as Paul Davis found it difficult to get house room. Under Arsene Wenger, there is still scant invention in midfield.

Arsenal's neighbours, Tottenham Hotspur, also have a grand tradition of generals. Eddie Bailey, Tommy Hammer, John White, Hoddle and Gascoigne. Until they moved David Ginola from the left wing, they too were lacking in midfield.

Scotland, who over the decades gave so many fine, ball-playing schemers to the game — James, Tommy Walker, Billy Steel, Jimmy Mason, White, Graeme Souness — now seem to have lost the plot.

But then, surprisingly, so

## BRIAN GLANVILLE



Even Roberto Di Matteo, of Chelsea, who may have some claims to the role, seems out of favour at the moment, though he recently scored against Slovakia. His place is threatened by Di Biagio, the AS Roma midfielder player, essentially a man who wins the ball and gives it.

England's situation is marginally better, but hardly ideal. In Paul Gascoigne they have what should be the ideal playmaker, a footballer who is gifted with almost every quality but common sense. Far and away the most talented English player of his generation, Gascoigne's folly on the pitch and on the training field have twice led to appalling injuries, long convalescence and a blunting of what speed he had.

Speed of thought, however, has always been one of his salient virtues. He has the ability, in that old phrase, to photograph the game, to see and size up in a flash what best and most unexpected to do when he gets the ball.

In feudal Japan, the *samurai* had the right to kill anyone who did something unexpected. The bulk of our modern midfield players would run no risk.

Glenn Hoddle, the England coach, once a marvellous strategist himself and seldom appreciated as he should have been, has stuck to Gascoigne through thick and thin. Nowadays, he has been somewhat slow to realise that Gascoigne has scarcely more than an hour's play in his legs. But, as the poet said, one crowded hour of glorious life is worth an age without a name.

Failing Gascoigne, England are lucky in the possession of Steve McManaman and David Beckham. McManaman has matured from a winger of great natural gifts into an accomplished creator, as evidenced by the fact that so many of Liverpool's opponents now tend to man-mark him. With supreme perversity and

have Brazil. Their original 4-2-4 team, in which inside forwards and wing halves were properly distinguished, had the likes of Didi to pull the strings. Later came the great left-footers, Gerson and Rivelino. The Brazil team that won the 1994 World Cup, however, had no such virtuosi in midfield. Romario and Bebeto up front had to fend largely for themselves.

The tendency to classify players simply as midfield men may have something to do with the drought. It implies that such elements should be maids of all work. Creators and defenders both, so that an innovative talent such as Hoddle's could be criticised for not pulling his weight in defence. So Hoddle could be dropped and snubbed by successive England team managers.

Yet even in Holland's high days of total football, one of their key men was Wim van Hanegem, big and quite slow and the possessor of a glorious left foot, who simply hovered in midfield and rang the changes.

To realise that schemers are a special breed to be encouraged rather than suspected would be the beginning of wisdom.

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FOOTBALL SATURDAY

No excuses for our four minutes of Riverside madness

I was scandalous. No prizes for guessing what I'm talking about... our performance at Middlesbrough in the Coca-Cola Cup semi-final simply wasn't good enough, and as a team we know that.

Riverside Stadium knowing that Middlesbrough would have to open up against us knowing that we could counter-attack them. Yet within four minutes we had our worst nightmare - they had got a lead and could claim it for the rest of the match.

We had been on a decent run up until the Blackburn Rovers game and even then we played very well without getting the result we deserved. Since then, things have gone badly wrong. We realise that, as a team, we must pull together quickly if our season is not going to fall apart.



McMANAMAN'S WORLD

The defeat at Middlesbrough has removed the best chance we had of winning a trophy, but what is even more significant, and painful, is that we have lost out on a day at Wembley. Whatever the competition, a final at Wembley is a great experience for the supporters and for the players themselves.

know that we are to blame. The team that he picked was experienced, every member of the side had played numerous Premiership matches and we knew what was expected.

Sharp reminder If there was any comfort to be drawn from the match at Middlesbrough it was the form of Robbie Fowler. He has been going through a bad patch, but in our last two matches he has been excellent.

An end to the blues? At least we have the ideal game coming up to overcome our disappointments. Everton on Monday puts things right in the eyes of the fans. If there is a game we have to win, then it is this one.

FA CARLING PREMIERSHIP

Table showing league standings for the FA Carling Premiership. Columns include team name, goals scored, goals conceded, and home/away records. Teams listed include Manchester United, Liverpool, Chelsea, Blackburn Rovers, Arsenal, Derby County, West Ham, Leeds, Coventry City, Newcastle, Tottenham, Aston Villa, Wimbledon, Everton, Crystal Palace, Bolton Wanderers, and Barnsley.

SCORING RECORDS

Table of top scorers in the FA Carling Premiership. Columns include player name, goals scored, and the team they play for. Top scorers include Alan Shearer (19 goals), Stuart Pearce (17), and Peter Crouch (17).

DEFENSIVE/DISCIPLINARY RECORDS

Table showing defensive and disciplinary records. Columns include goals conceded, clean sheets, total cards, and yellow cards. Manchester United has the fewest goals conceded (19), while Arsenal has the most clean sheets (14).

REFEREES

Table listing referees for the FA Carling Premiership. Columns include referee name and the number of matches they have officiated. Referees include Peter Hooton, David Hooper, and Graham Poll.

GUIDE TO THE WEEKEND FIXTURES

Comprehensive fixture list for the weekend. It includes matches for the Premier League, Championship, League One, League Two, and various cup competitions. Each entry lists the teams, the time of the match, and the referee.

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Advertisement for Southampton and Blackburn Rovers.

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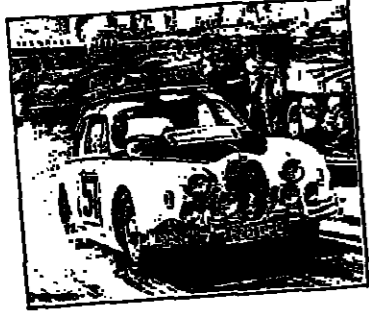
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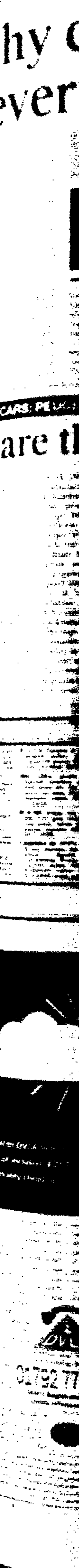
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THE TIMES UNIT TRUST

Table of unit trust prices for the first column, including various fund names and their corresponding prices.

Table of unit trust prices for the second column, continuing the list of funds and their prices.

Table of unit trust prices for the third column, including the final set of fund names and prices.

Advertisement for 'THE PEP DISCOUNT DIRECTORY' featuring a starburst graphic and contact information for Lansdown Asset Management Ltd.







**EASY AS AVC 55**  
Make sense of confusion over pensions

# WEEKEND MONEY

**GO IT ALONE 52**  
Strategy to deal with late payers



## Performance-related bond with a difference

If you own your home, hold a credit card or have ever paid a parking ticket or gone to the cinema, you could have more in common with millionaire pop stars than you think.

City financiers are making a mint from a process known as securitisation which turns anything generating regular flows of cash into bonds which are then sold on the international money markets.

Traditionally, bonds have been IOUs issued by companies looking to raise money from investors without issuing more shares. Governments do the same, although in the UK government bonds are called gilts and in the US they are called treasuries. Investors who buy bonds at launch get a fixed level of interest (yield) and are entitled to their money back when the bonds mature.

Over the years financiers have extended this method of funding in many diverse ways. Their latest wheeze is "Bowie bonds", so-called because David Bowie was the first pop star to stabilise his financial affairs in this way. Finding himself a bit short of cash the Thin White Duke was advised he could sell his future income from royalties for money up front. The investors who bought his bonds then collected a proportion of the royalties as they were paid. The rest went to the advisers and merchant banks behind the deal.

Now Guy Hands, the King of Securitisation who made £40 million last year as a leading light with Nomura International, is believed to be interested in doing a similar deal for Rod Stewart. Meanwhile Elton John can expect a call from Charles Koppelman, former head of EMI in the US, who has set up a company to securitise performers' earnings.

So next time you buy the greatest hits of your favourite band they may already have your money — or rather, your money will be going to professional investors who have securitised them the money in advance.

The same could be true of your

**The process of securitisation is growing but is everything as hunky dory as it seems? Gavin Lumsden finds out**

parking ticket. Cash-strapped local authorities rely heavily on the revenue they get from making it impossible for shoppers to park within a hundred yards of the high street. Some want the money so badly they cannot be bothered to wait to collect it and securitise their projected parking earnings from penalising car owners.

However, you are more likely to be plugged into the international capital markets if you have simply bought your home. Cash-hungry lenders, particularly those that have risen to challenge the high street banks and building societies in recent years by lending to the credit impaired and self-employed, were responsible for nearly half of the £50 billion of securitisations issued in the UK last year.

Traditionally, high street banks such as Halifax or Lloyds-TSB have taken deposits from savers with one hand and lent the money on again to homebuyers with the other. By giving savers low interest rates and charging borrowers higher rates they have been able to make handsome profits.

This money making routine is not an option for so-called "non-status" lenders such as Kensington Mortgage Company, Preferred Mortgages and Money Store who have no savings deposits to raid. Instead they collect their loans into bundles of £50 million to £100 million and sell them on to investment banks such as SBC Warburg Dillon Reed or Merrill Lynch who securitise them for investors.

This has two distinct advantages for lenders. First, it removes the black hole of mortgage debt from their balance sheet. Second, it provides new money that can be lent to more borrowers.

Loans to less creditworthy borrowers, however, are more likely to get a sub-investment B grade. Here investors will demand 3.5 per cent over Libor.

There is another downside for borrowers. Who owns the mortgage? Not the lender. In securitising the mortgage the lender assigns it to a specially created virtual company, sometimes established offshore, whose only purpose is to take the monthly payments from borrowers and pass them on to the anonymous bondholders. This arm's-length arrangement is designed to protect the bondholders if the lender goes under. However, it hardly inspires confidence in homeowners to know that their two up, two down has dematerialised into the international money markets. The situation is made more confusing because the special purpose vehicle (SPV) often appoints the lender as its servicing agent. For example, a lender seeking to repossess a home would get an order on behalf of the shadowy SPV entity.

Although ordinary investors will find it hard to get hold of Bowie bonds there are early attempts to offer mortgage-backed securities outside the City institutions. For example, loans made under the Bank of Scotland's pioneering Shared Appreciation Mortgage are all securitised. SAM bonds offer annual returns of 9 per cent in addition to capital security. They are popular because they are a good way of tapping into the UK residential property market as it recovers.

In the last issue of SAM bonds in January SBC Warburg reduced the minimum investment from £100,000 to £10,000, bringing it within reach of some private investors. Up to £25 billion of SAM bonds could be released in the near future and investment banks will be keen to develop a "retail" market in them. Who knows, you might even end up buying a piece of your own property back.

Marty Feingold, Kensington's founding chairman, says borrowers have benefited from securitisation. "It allowed me to start the company in 1994 and enabled others to do the same. By bringing in new lenders to take on the banks and building societies securitisation has helped to keep mortgage rates down."

This will ring a sardonic note with borrowers with City Mortgage Corporation, the controversial lender forced to abandon its exorbitant redemption penalties and sky high interest rates by the Office of Fair Trading only last week. The Watford-based lender has been one of the biggest issuers of mortgage-backed securities, thanks to the help of NatWest Markets.

Without the help of the high street bank and the securitisation it provided CMC would still be a small firm of solicitors from North London and many of its 38,000 borrowers would have fewer grey hairs as a result.

Even less aggressive "non-status" lenders than CMC are expensive, charging borrowers variable rates between 9 per cent and 12 per cent, which is 3 to 6 per cent more than what it costs them to borrow from the banks. This margin is dictated by how much lenders will have to pay bondholders once the loans are securitised. Like all investors bondholders demand to get paid more for taking risks. If the loans to be securitised are to wealthy borrowers with secure incomes and come with a top triple-A rating, investors will be offered 0.25 per cent over Libor (the interbank lending rate currently over 5 per cent).



High note: Elton John looks set to follow the lead of David Bowie by securitising royalty earnings

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Arrogance cannot be discounted

Investment trusts were established to fund the ventures of Victorian entrepreneurs. But lately the sector has been lacking the dash and vigour of an Isambard Kingdom Brunel. Many trust managers and board directors seem plunged in a fin de siècle languor.

To the distress of investors, scores of trusts have been standing at a discount, with share prices below the value of their holdings. For those buying into a trust, this is an attractive feature. Those selling take quite a different view.

Most trust boards have preferred to emphasise the positive aspects of the discount, while overlooking opportunities to narrow the gap. Some aggrieved investors accuse the trust industry of believing itself above using marketing techniques ("too trashy"), and being suspicious of such discount reducing procedures as share buybacks ("too technical"). It



ANNE ASHWORTH
Personal Finance Editor

is surprising that a sector that has underperformed the UK stock market for about four years has felt able to be so arrogant.

Finally, however, the giant Foreign & Colonial has shown its competitors a good example, albeit after pressure from institutional investors. No employees of the F&C management company can now sit on the boards of F&C trusts (see page 59). This should mean that directors will be better able to serve the interests of shareholders, rather than the often diametrically

opposed interests of the management company. Remember that management companies earn their fees, irrespective of whether the trust stands at a discount or not. Whom would you prefer to see a director of the board of the trust where you had a stake? Some management trustee? Or someone like Kenneth Clarke, the former Chancellor, a man without the sycophancy gene. Significantly, Mr Clarke now sits on the board of F&C's largest trust, Foreign & Colonial. We hope that, in the future, he

will be even busier suggesting ways for the trust to slim down its discount, at present 13 per cent. F&C's move should spur other investment trust companies into action. But whether they are capable of facing the challenge is another question.

Loyal lose out

YOU may think that, as a long-standing borrower, your mortgage lender values your custom. Asking about remortgaging, however, is likely to disabuse you of such a notion (see pages 58-59). You are likely to be refused the cheapest schemes: these are reserved for newcomers. Instead, you will be fobbed off with an inferior offer which may not be improved until you are close to a deal elsewhere. You may find it strange that aggression rather than loyalty is rewarded. But lenders prefer new customers because it is easier to sell insurance to them.

Chip secures a card deal

Using the Internet is, in theory, the most convenient way to shop. But the lack of security means when you make a purchase your credit card details do not remain a secret between you and the supplier.

In response to these concerns, Europay International, the payment systems company, has started trials with chip cards, in collaboration with Barclaycard. Your details are safely stored on the card, meaning that you can go cyber shopping with impunity. All you need is a PC with a chip card reader - which probably won't be generally available for two or three years.

In the meantime, cardholders will continue to be

Clare Stewart reports how Internet shopping will stay secret and finds rates for the credit-hungry

more interested in rates payable on the cards.

Barclaycard's recent moves to endear itself to customers by lowering interest rates for higher-spending cardholders, reflects the continuing impact of a price war in the market.

The company is the market leader with a share of around 30 per cent and seven million customers, and denies that lowering the rates is part of a new price-cutting approach. Nonetheless, it has seen recent entrants including American banks such as MBNA make

significant inroads into the market.

In response, Barclaycard is offering cardholders who spend more than £300 in a month a 2 per cent Annual Percentage Rate (APR) discount, while those who spend more than £500 get 4 per cent. The Barclaycard standard rate is 22.9 per cent.

RBS Advanta, the joint venture between the Royal Bank of Scotland and US group Advanta, which launched its card in February 1996, signed up more than half a million customers in its first 18 months.

Last month it announced a rate for new customers of 7.9 per cent APR fixed until January 1, 1999. This compares with its current standard rate

of 17.9 per cent APR. Others with special offers include Capital One Bank with an introductory rate of 6.9 per cent APR fixed until January 1999 on its MasterCard and Visa cards. The Co-operative Bank is charging 8.6 per cent APR on its Advantage Visa until June 30 when the rate increases to 12.6 per cent.

Birmingham Midshires Building Society is offering a sizeable discount for new holders of its Visa card. The first six months is 10.9 per cent, after which it reverts to the standard rate of 19.9 per cent.

A first-year discount is offered by the Royal Bank of Scotland on its Visa and Worldwide MasterCard products. The interest rate is 12.9 per cent APR reverting to the

standard rate thereafter, currently 23.2 per cent APR.

Midland Bank's 12-month offer is 11.9 per cent APR, thereafter 21.6 per cent on its MasterCard and Visa cards.

Scottish Widows is also offering a 12-month rate of 11.9 per cent on its MasterCard, and the subsequent standard rate is a competitive 15.9 per cent.

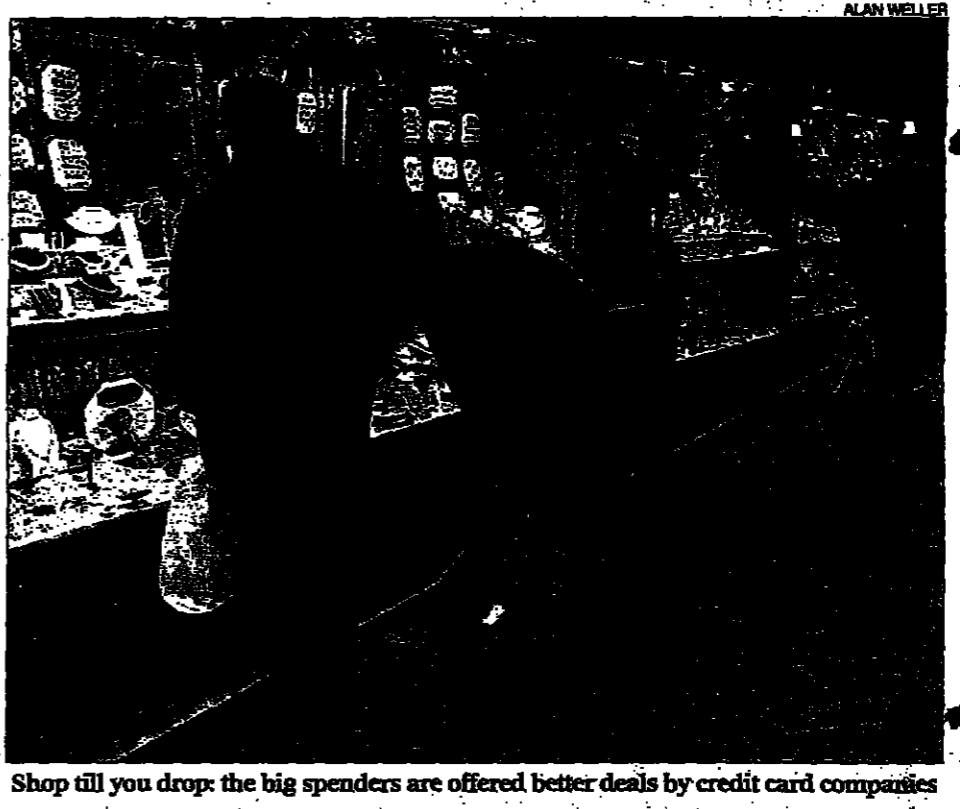
There is also a significant difference in standard rates available from credit card companies that are not running any special offers.

According to figures from Moneyfacts, which provides information on mortgage and investment rates, some of the most competitive lenders are offering rates around 13 per cent, compared with top end of rates around 23 per cent.

The Robert Fleming/S&P MasterCard and Visa card, for example, is base rate-linked and currently charges 13 per cent APR.

ALAN WELLER

Advertisement for Framlington Financial Fund. Features a '10% DISCOUNT until 3/4/98' banner, the headline 'Don't settle for second best', a ribbon graphic, and text stating 'OF ALL UNIT TRUSTS... since launch'. It includes performance statistics: 'Framlington Financial Fund has a record of consistent outperformance. Over the last five years, a £1,000 investment would have grown by 160% to £2,600\*' and '+30% in 1997'. Contact information: 'Before you make this year's PEP decision, ask your Financial Adviser for details or ring 0345 023138'. Source: Micropal, offer to bid, net income reinvested to 1 January 1998. Launch date 13 October 1986.



Shop till you drop: the big spenders are offered better deals by credit card companies

Advertisement for Foreign & Colonial investment trust. Headline: 'There's more to life than making money.' It features a bar chart showing the 'GROWTH OF £1,000 OVER 20 YEARS' with values for 'UNIT TRUST AVG' (£13,764), 'F&C INV. TRUST' (£27,078), and 'BUILDING SOCIETY' (£4,347). Text describes the trust's long history and performance. Contact: Phone 01189 828 802 or Fax 01189 344 622. Includes a coupon for requesting more information.

How...
Index

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John Givens suggests strategies to deal with late payment and its prevention



BRITAIN IS BOOMING

Moot point: Michael Heseltine admitted while he was a Cabinet minister that he deliberately paid his bills late when he was a young entrepreneur building up his business

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Tackle the blight of British commerce

**GO IT ALONE**

When you set up in business, selling your goods or services will prove a tough task, but getting paid by customers could prove even harder. Delaying payment is a problem that is the blight of British commerce and industry, so much so that Tony Blair has promised to bring in legislation to stop companies hanging on to cheques until the last minute.

The problem of not being paid by customers is particularly acute for small businesses which can suffer crippling cashflow problems as a result. This explains why the main reason for a company going to the wall is not that the business is unsuccessful, but that it has run out of cash.

Michael Heseltine, the former Deputy Prime Minister, famously revealed while he was still in government that while a young entrepreneur building up his own company he had deliberately paid his bills late.

There are two types of companies that will cause you problems by not coughing up when you ask them to - those that will eventually pay but try to string out the process for as long as possible and those that simply do not have the money to settle your invoice.

Some of the worst offenders of delayed payment are very large companies which often treat small suppliers with professional contempt, wise in the knowledge that if you start putting pressure on them to pay outstanding bills, they will drop you like a sack of potatoes and turn instead to one of your competitors desperate to win their business.

Companies that do not pay because they cannot - at least, cannot at the time you ask - need to be approached in a different manner, especially those that are genuine.

Many small firms get caught up in the trap where they cannot afford to pay because people are not paying them on time, and much like the housebuying process, the chain gets longer and longer.

Set payment terms. The amount of time you give a customer to pay will be critical to your cashflow. Many businesses operate a simple cash-on-delivery system where the customer pays as soon as they receive the goods or service, like shop owners or tradesmen. If this is the way your business works then you will have little to worry about other than negotiating payment to your suppliers. However, if you allow a certain amount of time for buyers to pay your invoices deciding how long could be crucial to the financial health of your business. A simple fact of business is that most people pay late, so when you are setting payment terms bear this in mind. The average payment period is within one month of the date of an invoice, although in practice many people will end up settling this bill after two months - double the amount of time allowed. However, if you say payment is due within 14 days of the invoice date you will probably find that customers will still take twice as long as they should to pay, although in this case you should get your money within a month; so keeping your terms as short as possible is a wise move.

Dealing with late payment. Where customers are slightly late, a simple, polite telephone call or reminder letter to the person responsible should do the trick. If this results in a promise to pay, find out when and put a note in the diary so that if the money is not received you can take further action. People who consistently say they will pay but do not are probably suffering financial or cashflow problems and need to have a close eye kept on them. If you are getting seriously worried about a non-payment and there is no dispute with the customer concerned, ask your solicitor to send a letter on your behalf threatening legal action. Nine times out of ten this will do the trick, although you need to weigh up the costs of sending the letter - perhaps about £50 - against the profit in the sale. If the legal expenses eat up all or most of the profit, it is probably better to contain your anger and face up to the fact that the account may become a bad debt. Taking legal action and getting involved in a dispute with a non-payer does have a downside. This is because many customers will look for spurious excuses not to pay, and no matter how unfair - or untrue - their accusations are, they will eventually begin to believe their own propaganda. So, as well as having an invoice that will remain unpaid, you will also be faced with the problem that the customer will do everything he can to discredit your business, which may well result in your losing potential sales to people who listen to and believe the non-payer's unwarranted claims. If the outstanding debt is part of an ongoing contract you have with the customer, you could refuse to continue to supply the goods or service until your outstanding bills have been paid. For example, a newspaper or magazine which accepts regular advertising from a company could stop running any further advertisements until the invoices have been paid, and if the company owing the funds relies on advertising to win business it will have little choice but to pay up promptly.

Small claims court. If a customer steadfastly refuses to pay you could go to the small claims court for help. The court deals with amounts up to £3,000 and is designed to offer a cheap way for disputes to be resolved. For sizeable amounts it is a useful way of dealing with a debt problem, although for relatively small sums owing it might be better to write off the money and refuse to deal with the customer again rather than go through the time and effort of pursuing the claim.

Factoring. Factoring invoices are often associated with companies that are in trouble, and, while this is still partly true, more and more small businesses are turning to factoring as a way of helping cashflow, when it is burdened by late payers. Alex Lawrie, the Banbury company that is part of the Lloyds TSB group, is the UK's largest factoring company. It takes over your company's sales ledger and sends out invoices on your behalf, paying you 85 per cent of the value of the bills within 24 hours of them being posted. The factoring company chases payment and as soon as the invoice is paid it sends you the rest of the money. The benefit is that you get most of the value of a sale up front, easing your cashflow and taking responsibility for credit control away from you. However, the service does come at a cost - typically, an annual fee of 1 per cent of your company's turnover subject to a minimum of £50 a week and interest on the money that is effectively borrowed at 3 per cent above bank base rates, which is roughly in line with what a bank would charge you for an overdraft. Companies normally need to be turning over more than £50,000 a year before a factoring company will consider taking them on, although growing companies turning over less than this will be considered.

The value of investments and any income from them can go down as well as up and you may not get back the amount invested. Current tax levels and reliefs will depend on your individual circumstances. From 6th April 1999 tax credits will not be reclaimable on PEPs. The Government published a consultative document in December 1997 on proposals for Individual Savings Accounts (ISAs) to be launched in April 1999. The terms and limits for converting an existing PEP into an ISA are being considered as part of the consultation. We do not offer advice as to the suitability of the investments you buy through us. If you have any doubt whether an investment is suitable for you, you should obtain expert advice.

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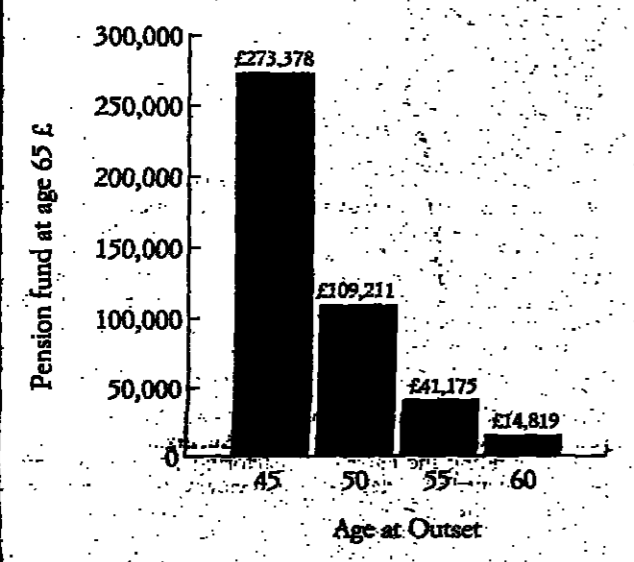
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# TAKE FIVE MINUTES AND YOU COULD DOUBLE YOUR PENSION

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This shows the actual open market option funds for a £200 per month Equitable Life with-profits personal pension plan as at 1 July 1997, pension benefits taken at exact age 65. Source: Money Management, October 1997.

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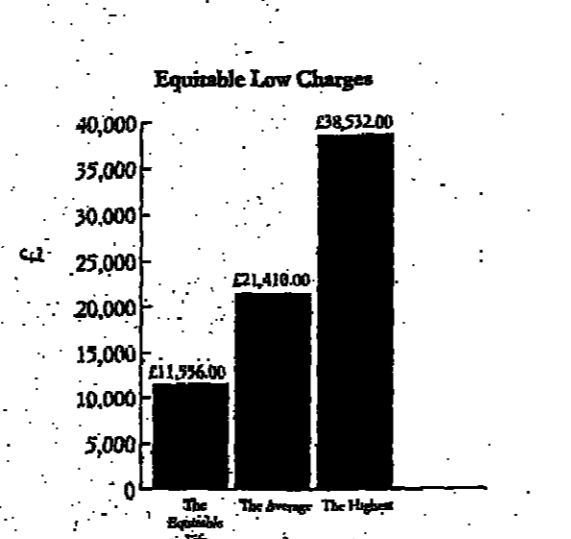
PERSONAL PENSIONS RATINGS		
Company	Past Performance Age next birthday - 50	Own-charge projections Age next birthday - 50
The Equitable Life	A+AB	A+A+A+
AXA Equity & Law	CCA	BBC
Britannia Life	***	CBB
CIS	BA*	CBA+
Clerical Medical	BAB	BAA
Commercial Union	*CC	ABA
Eagle Star	BAA	CBA
Ecclesiastical	***	***
Friends Provident	BBB	BC-A
General Accident	A*A	BAB
Legal & General	CBB	AAB
London Life	**C-	***
MGM Assurance	A+A+C	BBC-
National Mutual	BBB	BBB
Norwich Union	BBA	BAA
NPI	BBC-	BAB
Prudential	***	A+AC
RNPFN	ABA+	CC-A+
Royal London	BAA	BBC
Royal Sun Alliance	CC-C-	ABC
Scottish Amicable	BCB	BBC
Scottish Equitable	BCB	CBA
Scottish Friendly	BBB	C-CC-
Scottish Life	BBB	CBB
Scottish Mutual	BBA	ABC
Scottish Provident	*AC	***
Scottish Widows	BCB	ABB
Standard Life	BBC	ABC
Sun Life	CBB	BBB
Swiss Life	CC*	***
Wesleyan Assurance	*AA	BBC

\* Denotes where no rating has been given due to company not having provided a figure.  
Past performance - All figures are calculated as at 1.4.97, assuming policies taken out six months before next birthday. Monthly premium - £30. Retirement age 65.  
Own-charge projections - Projections are based on plans commencing 1.4.97 and are in accordance with the PIA's projection rules, using the mid-point assumptions. Investment growth rate before charges 9%. RPI & AEI inflation rates are 4.5 and 6% respectively. Retirement age 65. Monthly premiums £100.  
Source: Money Marketing FPR With-Profits Survey, May 1997

### OUR LOW CHARGES MAKE A DIFFERENCE

The chart below shows the effect that different companies' charges will have on a £200 a month with-profits pension plan over 20 years.

### HOW MUCH A PENSION IS REDUCED BY CHARGES OVER 20 YEARS



These figures relate to projected open market option funds as at 1 July 1997 for new style with-profits personal pension plans for a man aged 45 due to retire at age 65. Monthly contributions £200. Assumed annual growth rate 9%. Source: Money Management, October 1997.

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Hazel Spink reports a rigid newcomer has started to be flexible

# Marks & Spencer adds the bells and whistles



Direct providers such as Virgin, Marks & Spencer and Direct Line have done much to shake up the financial services industry, forcing the old guard to improve the competitiveness of their products. In less than three years Virgin can boast that it now manages Britain's most popular PEP.

But these new entrants are not without their critics, for offering limited and inflexible products, with none of the bells and whistles offered by other firms.

Marks & Spencer went some way to addressing such criticism last week when it launched a life assurance plan to run alongside a personal pension.

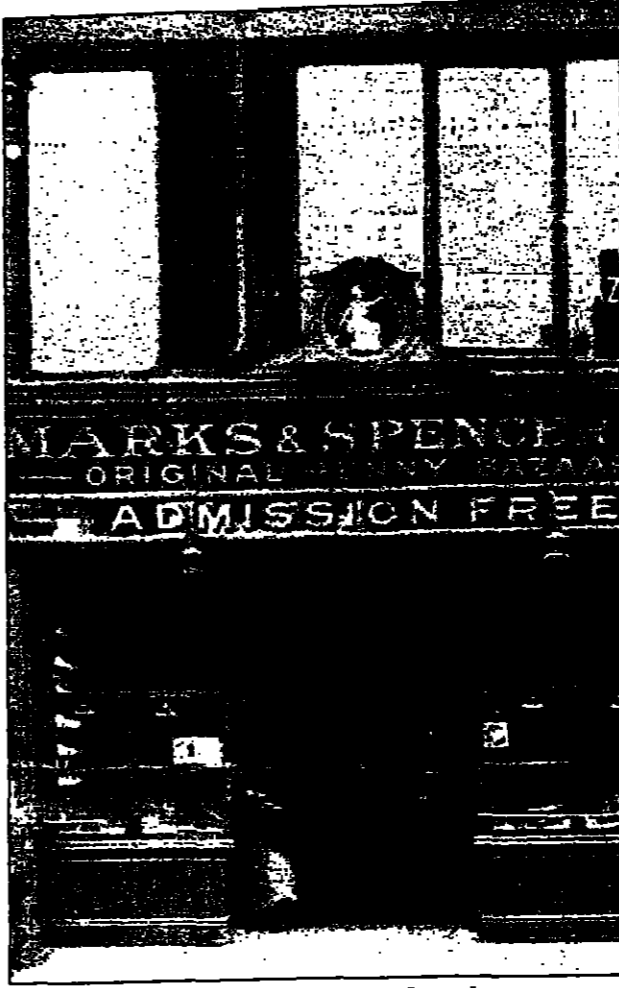
Unlike occupational pensions, personal pensions do not include any life cover. If policyholders die before retirement, their money is returned to the beneficiaries.

M&S has therefore launched a simple, low cost term assurance plan which pays out the sum assured if the planholder dies during the term. With term assurance, there is no investment element. If the policyholder survives to the end of the policy term, there is no payout.

Perhaps the first point to make is that personal pension term assurance is not the brainchild of M&S. Most traditional pension providers offer this. Chris Larkin, media relations manager at M&S said: "There is nothing revolutionary about this but it is an enhancement to our existing product range."

The good thing about personal pension term assurance is that contributions up to 5 per cent of net relevant earnings can be made tax free, although the total amount paid into both the life and pension plans must not exceed Inland Revenue pension funding limits.

In spite of tax relief, pension term assurance is not necessarily a cheap option, and



From small beginnings, and goods for only a penny, an early Marks & Spencer in Stretford Road, Manchester

ordinary term assurance can be as cheap.

Peter Timberlake, marketing manager at Legal & General said: "Policyholders should not assume that pension term assurance is cheaper than ordinary term assurance." One reason is that life offices cannot write expenses off against a tax free pension fund whereas they can against a taxable life fund. Also, pension term assurance is more of an administration burden than ordinary term assurance.

The premium for a 30-year-old, non smoking male taking out M&S's pension term assurance for £100,000 over 25 years would be £12.05 a month. The same man could get similar ordinary term assurance from Legal & General for £11.80.

Similarly, ordinary term assurance from Virgin would be

£12.35 and from Direct Line it would be £13.16. Incidentally, neither of these companies offers pension term assurance.

Because the premiums involved are relatively small, the amount of tax relief is correspondingly small. This is highlighted by Zurich Life's premiums.

Zurich, a market leader in the term assurance market, offers both pension term assurance and ordinary term assurance. Based on the example above, the premium for ordinary term assurance would be £12.47 while the premium for ordinary life assurance would be £13.33.

Term assurance is a fairly simple product, and, all plans are largely the same so the price should be the deciding factor when choosing a policy. But, as demonstrated, the price differential between ordinary and pension term assurance is not that great. Furthermore, it is an over simplification to say all products are the same. For example, some offer index linking, waiver of premium benefit, and the ability to increase and decrease cover, whereas others do not.

Some are written on a guaranteed basis - which means the premium is fixed for the term - while others are reviewable.

In some ways, M&S is to be applauded for offering its customers this new facility and for trying to make its plan comprehensive and flexible. It does, for example, offer waiver of premium benefit and the ability to increase or reduce cover at any time or extend the term of the policy.

But it is questionable how valuable this product is. Roddy Kohn, managing director of Kohn Cougar, said: "Generally speaking, this product is not worth having. The difference in premiums between pension and ordinary term assurance is negligible and it prevents people from properly funding their personal pension."

Although people in their twenties and thirties might not need to fund their pension up to the maximum limits, people in their twilight years may be compelled to do so, he said.

The other major problem is that if an individual becomes ineligible for a personal pension, perhaps because they join an occupational pension scheme, they cannot continue to make contributions into a tax free life policy.

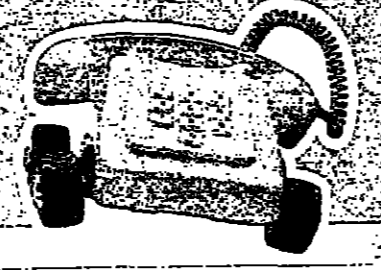
In many cases if they want to continue the life policy, they will have to cancel the pension term assurance and take out a new policy. Because they will be older when they take out the new policy, the premiums could be significantly more expensive.

Gordon Maw, marketing manager at Virgin, believes M&S has taken a step back with this plan. He said: "The problem is that traditionally, providers have added so many bells and whistles that products become complex and difficult for people to understand."

Score: ★★★ Products graded from ★ (poor) to ★★★★★ (outstanding).

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# Will your AVC hand be forced?

With tax experts divided over what changes to pension rules Gordon Brown may or may not make in next month's Budget, the rest of the population could be forgiven for being a little confused over what action to take.

Indeed, one reader wrote to express concern over the possibility that tax relief on the money paid into pensions will be cut in the Budget. He said: "Should I pay some more money in to top up my company pension with an additional voluntary contribution (AVC), or should I put my money somewhere else?"

**Weekend Money replies:** There are indeed rumours that the current 40 per cent level of tax relief will be limited to just 23 per cent. But as a general rule it is not a good idea to save solely on the basis of the tax relief that is available. Although the relief on pensions, including AVCs, is generous, you may find the price of that tax relief is too high to pay.

Once the money is paid into an AVC it is locked in until retirement. If you think you may want to get at the money earlier, then it is not the route for you.

John Wynn, managing director at BMA Services, the independent financial adviser, says: "If you are absolutely set on getting the maximum income you can at retirement then taking out an AVC has a lot of attractions, so get the money in before any possible tax changes."

Bob Marriott, research manager at Sedgwick Noble Lowndes, agrees, but adds: "If you think you may need the money sooner than at retirement then you are better off going down the normal PEP or Tessa route."

Although Peps and Tesses are due to disappear in 1999, they still give decent tax breaks. For the moment anyone interested in investing in stocks and shares should still

consider a PEP — £6,000 can be paid into a general PEP and a further £3,000 into a single company PEP each year.

There is still a year to go before the tax relief disappears, and people will be able to roll their entitlement over into an individual savings account (ISA) when they take over. These new accounts will still let people get at their money whenever they want it.

However, Peps should be looked at as a medium-term investment, at least three to five years, because their value may fluctuate as the stock market rises and falls.

There are often set-up charges as well as an annual management charge. Some PEP companies will penalise customers taking out their money within five years.

Tesses are a good route for people not willing to risk all on the stock market and are happy to see their money shunted away for five years. Provided you keep a Tessa going for five years, the maximum of £9,000 put in over that time is paid out tax-free. If you touch it before then, you lose the tax relief.

If, after looking at the options, you still want to pay your money into an AVC, the first step is to contact your company's pensions department and check whether the AVC scheme it runs for employees will accept lump sums. This is not always the case, and if it will not allow a lump sum, you may have to take out an individual free-standing AVC from an insurance company. These often have higher charges but will take lump sums. You can pay in a maximum of 15 per cent of your income, including bonuses, into your company pension scheme each year.

The next question is whether any company AVC scheme measures up to the way you want your money to be invested. Often they are either straightforward deposit accounts or safe managed funds.

JAMES HOPEGOOD



It may pay to make pre-Budget additional contributions

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Foreign & Colonial sets shining example for fund managers, says Gavin Lumsden

One of the biggest names in the investment trust industry has responded to criticism from shareholders over performance and management and has taken steps to make the boards of its trusts more independent. In a dramatic strike for shareholders' rights Foreign & Colonial Management (FCM) ordered its staff to step down from the boards of the 14 trusts it manages. Seven senior FCM executives, including Jamie Oglivvy, chairman, will resign as non-executive directors from 12 trusts over the next year.

In future, former employees of the fund manager will be able to serve on the boards of trusts run by FCM only if their first year up any remuneration packages with the company. In addition, the company has told the investment trust boards that they can cut its management contract from two years to one and avoid paying compensation.

Investment trusts helped to fund the projects of Victorian pioneers such as Isambard Kingdom Brunel, who was responsible for engineering feats such as the Clifton Suspension Bridge, the Great Western Railway and Temple Meads station in Bristol.

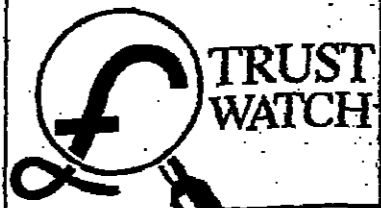
FCM, which manages £4.5 billion in investment trusts, had been stung recently by criticism that it effectively told the boards what to do. Corporate governance issues such as the independence of trust boards and the length of fund management contracts have become hot topics in the City as the performance of investment trust shares has continued to suffer.

Over the long term, investment trusts have been the cheapest and most rewarding investments money can buy. However, in the past four years the average investment trust has failed to beat the FTSE All-share index, and overall the sector has been left standing by the more user-friendly unit trust. The big problem for investment trusts has always been that their shares usually stand at a discount to net asset value. In other words, if you top up the value of the shares the total always comes out less than the combined value of the assets they are supposed to represent.

When demand for the shares is high and the discount is only a few per cent this is not a major headache. However, since 1994 a combination of too many trusts and poor investment performance has seen the average discount triple to more than 14 per cent. Instead of making money, investors complained that they were losing it.

Institutional investors such as Hermes Investment Management complained that fund managers were not doing enough to improve shareholders' returns and were relying on lengthy management contracts and boards stuffed with their cronies to get away with poor performance. FCM ran into trouble last autumn when it acquired 19 per cent of the warrants in an obscure trust it ran

# Pioneering spirit alive and kicking



Although Mr Hart dismissed the Brazil row as a "typhoon in a tea cup" the impact of the shareholder rebellion has quickly blown across the £61 billion industry. FCM now claims it was planning a clean sweep for ages and had only waited for its new chief executive, Bob Jenkins, to settle in, and for a report on corporate governance to be published. This view was widely derided by analysts and financial advisers who believe FCM was desperate to restore its battered reputation.

Nevertheless, FCM has succeeded in recapturing the initiative. Hermes welcomed the move, saying it was "excellent news for all shareholders". The pressure is now on rival managers, such as Flemings and Henderson, to clean up their acts.

Flemings, which also manages £4.5 billion in 19 investment trusts, has a director on each of the boards and requires two years' notice for the management contract to be removed. Henderson, which is being bought by the Australian insurer AMP, reduced its management contract to one year on the 20 trusts it runs in 1997. However, most of the boards have a director from Henderson while Lowland and Henderson Technology have two. The heat is also on in Scotland, where Stewart Ivory, Murray Johnstone and Edinburgh Fund Managers all have contracts over two years.

There is also increasing pressure on boards not just to be independent but to exercise this freedom to narrow discounts and improve the returns for investors. The two most effective ways of doing this is for trusts to buy back shares and warrants. Mopping up unwanted paper, the theory goes, should improve the value of the shares that remain. However, it is difficult to achieve. Company law restricts the amount investment trusts can buy back. The largest share buyback programme so far, undertaken by Mercury European Privatisation Investment Trust, has had little effect.

However, buying back warrants is easier and just as effective. Warrants are often given to investors as a bonus for every five shares they buy when a trust is launched. Unfortunately, this incentive dilutes the value of investors' holdings when the warrants are later converted into shares. Although buying back warrants is a practical solution, a survey by HSBC Asset Management showed that only 17 of 46 trusts that would benefit from such action had started it.



Chain reaction: Brunel indirectly brought about the early investment trusts

called the Brazilian Smaller Companies Investment Trust (Brazil). Like many emerging market funds the £31 million Brazil had performed terribly and shareholders had devised a scheme to break up the fund. FCM threatened to use its voting rights from the warrants to block the proposal. When the Brazil board failed to condemn FCM's action Hermes and City of London Investment Management accused it of

lacking independence. At an emergency meeting last month rebel shareholders voted five Brazil directors off the board. Their biggest scalp was Michael Hart, former chairman of FCM and the newly appointed head of the Association of Investment Trust Companies (AITC). This was highly embarrassing to Mr Hart because he had been promoted to lead the AITC to bring about a resurgence in the fortunes of investment trusts.

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## Sara McConnell on the difficulties for homeowners seeking Borrowers shut out from

Borrowers looking to obtain a better mortgage deal from their existing lender without moving house are routinely finding themselves barred from the lender's best rates, even if they threaten to take their custom elsewhere.

Lenders are facing growing demand from borrowers trying to shield themselves from higher mortgage bills over the next few months by remortgaging their existing home. Thousands of borrowers — particularly in London and the South East — who have been freed from the negative equity trap by rising house prices are now keen to remortgage their properties to cut down their costs.

But major lenders, including the Nationwide and Abbey National, openly admit that their best deals are not open to customers wanting to remortgage because such deals do not encourage a "healthy" housing market. Independent mortgage advisers argue that remortgage business does not normally yield lucrative opportunities to sell insurance.

Even if lenders are prepared to discuss a remort-

gage deal, they frequently make life as difficult as possible for borrowers, who have often been loyal customers for years. Ray Bulger, of the independent mortgage advisers John Charcol, says: "Lenders don't broadcast the fact that they have another rate. They make it difficult."

One John Charcol customer who was trying to remortgage with the Bradford & Bingley was told by head office that he could only remortgage through his branch, having already unsuccessfully tried this route. Bradford & Bingley usually charges between a quarter and half a percentage point

more for remortgages than for purchases.

Abbey National this week launched a tranche of new fixed and capped rates, but they will not be available for remortgaging. Borrowers moving house will be able to fix payments for two years at 4.95 per cent. By contrast those remortgaging will be offered a rate of 7.75 per cent.

Both rates lock borrowers into the lender's current variable rate for three years after the end of the fixed term. The bank's new five-year fix for house movers is 6.4 per cent with a year's lock-in. But for remortgages the rate is 7.75 per cent for five years.

At Nationwide, those moving house can get a five-year fixed rate of 6.19 per cent without being locked in at the end of the five-year period. For remortgages the rate is 7.49 per cent. The society says: "Our best deals are reserved for purchasers."

The Nationwide's 350,000 borrowers whose mortgages are reviewed annually will be among millions facing higher bills this month as their repayments are recalculated to take account of five interest rate rises since May last year. Their previous payment was worked out using last February's standard variable rate of 6.99 per

cent. The payment from this month will be calculated using the society's current rate of 8.1 per cent. Someone with a £50,000 repayment mortgage will see their payments increase from £333.08 to £365.19 at the end of this month.

The Halifax will be writing to its one million borrowers on annual review within the next two weeks to tell them that their repayments will rise from April. For someone on a £60,000 interest-only loan, payments will rise from £335.33 (worked out on last February's variable rate of 7.25 per cent) to £416.04, assuming the bank's current



Broken habit: Gary and Fiona Molden have decided to leave Abbey National in favour of the Stroud & Swindon

## Couple's determination pays off

Gary and Fiona Molden have been customers of the Abbey National since 1990 and confidently expected the bank would offer them a good deal when the discount on their mortgage rate came to an end this month.

Abbey was only too keen to offer the couple a 1.4 per cent discount on the standard variable rate three years ago when they bought their three bedroom semi-detached house in Potters Bar, Hertfordshire, with a mortgage of £92,950. The discount came with no lock-in period so the Moldens were free to look for another deal when the discount ended and their loan reverted to the Abbey's current variable rate of 8.7 per cent.

But when they asked Abbey National what deals were available, the bank

refused to offer them anything other than the variable rate, arguing that as remortgagers they did not qualify for the fixed rates and discounts on offer.

Only after an insistent letter from Mrs Molden did Abbey come up with an offer of a 3 per cent discount for two years, admitting that it had responded only because the couple had questioned the deal that was first offered. But the Moldens declined the discount because it tied them into Abbey National until 2004. Another letter elicited the offer of a 7.5 per cent fixed rate for five years. After a third letter this was grudgingly improved to 6.85 per cent for five years.

By this time the Moldens had learnt of a loan from the direct arm of the Stroud & Swindon Building Society, offering a 1.35

per cent discount on the standard variable rate for three years. This makes the current rate 7.2 per cent. In addition, the rate is capped at 7.99 per cent for five years, protecting borrowers from interest rate rises.

The society pays all the arrangement and legal fees and borrowers can pay off up to 25 per cent of their loan without penalty. There are no lock-ins at the end of the three years.

The Moldens are now moving to the Stroud & Swindon, which will save them £110 a month. Mrs Molden said: "The Abbey didn't tailor its offer to our needs at all. It seems you only get anything if you ask. People are a lot more clued up now."

SARA MCCONNELL

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# shelter from recent interest rate rises improved deals

standard variable rate of 8.7 per cent.

An estimated 20,000 people who took out two-year fixed rates in the first months of 1996, when interest rates were at their lowest, are also feeling the pain of successive interest rate rises over the past 18 months.

According to Simon Tyler, of the mortgage brokers Chase de Vere, tens of thousands of borrowers have been paying interest at a fixed rate of between 3.95 per cent and 5 per cent and now face an increase of 120 per cent in their rate as the fixed-rate period ends and they revert to the current variable rate of 8.7 per cent.

Customers of the Skipton Building Society, for example, who have been paying 4.75 per cent for the last two years will now pay the variable rate of 8.45 per cent.

At the Portman, those coming off a fixed rate of 4.99 per cent will now pay 8.45 per cent, while Bristol & West borrowers who have been paying 4.24 per cent will pay 8.7 per cent from this month.

As part of the deal borrowers are locked in to the variable rate for a further three years on pain of harsh penalties. Lenders claim they have to set up the deal in this way to make a profit. David Charlton, marketing manager of the Skipton, says: "We're talking four years before we break even on this rate."

But lenders admit they are prepared to allow borrowers to move to another fixed rate rather than stay on the variable rate. Portman is offering 6.99 per cent fixed for two

### HOW TO CUT COSTS

- **Should you remortgage?** Phillip Cartwright of London & Country, the mortgage broker, says you almost certainly should if you have been with your lender for three years or more, your mortgage represents 85 per cent or less of the current value of your home, you are paying the ordinary variable mortgage rate of 8.7 per cent.
- **Ask your lender what remortgage deal it is prepared to offer.** It may be prepared to do an individual deal, particularly if you are a good customer. Even if the rate is not as good as that of its rivals, it may work out cheaper than moving because you won't face the legal costs incurred by transferring to a new lender. These can typically include arrangement fees of £200, valuation fees of £200 and up to £400 in legal costs.
- **If you get no joy from your existing lender you may find it has a sudden change of heart when your solicitor asks for your title deeds to transfer the loan to another lender.** You may be tempted to stay where you are, but remember you will have spent money on fees to transfer and will not be able to get a refund.
- **If you decide to move, make sure the rate you want is available for borrowers not moving house.** Some define "new borrowers" as meaning "new to them", while others restrict new borrowers' deals to purchasers only.



Those who are moving house can usually obtain the most attractive mortgage deals

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## Bide time until single currency

Threats of further mortgage rate rises are tempting many borrowers into fixed-rate loans. But a fix at anything much more than 7 per cent for the next five or even ten years could prove a mistake if UK rates are forced down after our entry into a single European currency (Sara McConnell writes).

Interest rates in Britain are among the highest in Europe. Long-term rates at which lenders buy money to sell on as fixed-rate loans are around 6 per cent in the UK compared with 5 per cent on average across the rest of Europe.

Darren Winder, housing analyst at SBC Warburg Dillon Read, argues that base rates could fall to 5.5 or 6 per cent from their current level of 7.25 per cent if Britain joined the single

currency. Assuming a margin of between 1 per cent and 1.5 per cent between base rates and mortgage rates, this would mean a standard variable mortgage rate of 7 per cent compared with the current 8.7 per cent.

Mr Winder says: "If a fixed rate is significantly higher than 7 per cent, you shouldn't go for it. People must be careful because fixed rates are probably at their peak now."

Five-year fixed rates are hovering around 6.5 per cent. But some ten-year rates, including those at the Skipton and Abbey National, are fixed at 7.75 per cent. However, David Charlton, marketing manager of the Skipton, argues that historically these are still good rates. "The average rate over ten years has been more than 10 per cent."

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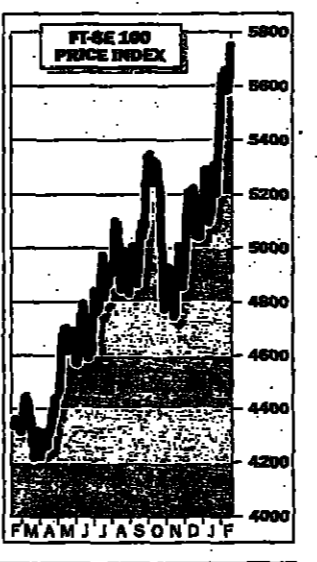
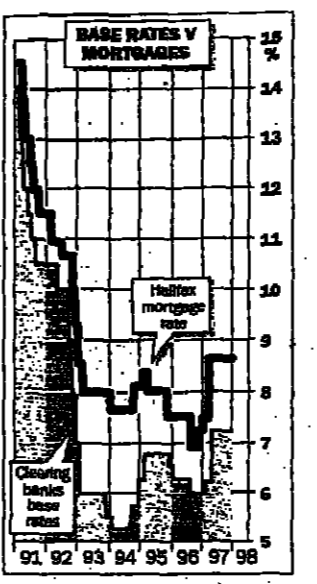
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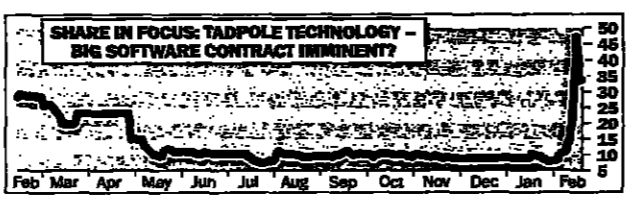
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**Conal Gregory offers tips to help antique collectors to avoid being taken in**



Eric Hebborn, the famous art forger, would use olive oil to create "interesting stains" and tea or coffee to tint paper. However, there are ways to make buying a fake less likely.

Many of the highest-paid fund managers in Britain will earn a basic salary of more than £200,000 and their income will be further inflated by performance-related pay which may be granted in the form of their own company's shares. Their whole remuneration package will put them on a par with some of the chief executives of publicly quoted companies.

However, of the hundreds of fund managers in the industry, few provide consistently above-average returns. Average returns will be defined by the basket of shares that comprise the index — some shares will perform well and some will "bomb". Fund managers should invest in

**A fund of approaches**

the companies that perform well, within the risk profile of the fund that they manage, and that provide certain income levels. Despite their high earnings, few managers choose companies that perform well all the time. The costs of the funds and fund management also diminish returns on the funds. Fund management costs can cut projected returns by about a quarter to a third.

The message that some fund managers are simply not up to the job has begun to permeate through to the great investing public. Instead

of choosing an actively managed fund, many have instead opted to put their money into index trackers — these are low-cost funds that buy the shares of all the companies in the index, or buy the shares in the 100

**See Weekend Money Peps Guide**

biggest companies. They are passively managed, which means that expensive fund managers can be dispensed with. Many companies offer index-tracking funds. Even the big investment houses such as M&G

have begun to offer index trackers in recognition of the fact that they have captured the public's imagination. About £1 billion was pumped into index trackers last year, nearly three times more than in 1996. More than half the amount invested was through Virgin Direct.

According to research by Barclays Capital, formerly EZW, demographic trends, a low inflation environment and low interest rates point to markets that will continue to rise for at least the next decade. The company's annual equity/gilt study predicts

annual rises in share prices of 10.5 per cent. For many, then, the safest and cheapest way of gaining exposure to UK equities is to buy an index tracker.

Those who are willing to follow the paths of the various better fund managers may make more money by choosing the active fund manager route. For example, over a five-year period, the top-performing funds outperformed the index by more than 50 per cent. However, the top-performing fund, offered by Jupiter, has fallen down the tables considerably. Some analysts have increased the risk rating on this particular fund.

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by fakes and to save themselves from overpaying

# The real thing should not have hallmarks of tea or coffee stains

One of the most famous contemporary forgers was Eric Hebborn, who in the 1960s produced thousands of Old Master drawings which fooled the experts. Last month, a year after his mysterious death, *The Art Forger's Handbook*, his guide to faking a work of art, was published. Mr Hebborn's ruses included using olive oil to create "interesting stains" and the use of coffee and tea to tint papers.

Such disclosures cannot fail to make the aspiring collector extremely nervous. But there are steps that you can take to ensure that antiques and paintings are the genuine article.

The safest to buy from reputable dealers and through recognised salerooms. When purchasing through a dealer, choose a specialist who belongs to one of the leading trade bodies: the BADA (British Antique Dealers Association) or LAPADA (London & Provincial Antique Dealers' Association).

Not only will such dealers have been vetted before being accepted for membership, but they adhere to strict codes of practice. They should provide a detailed invoice which gives:

- A description of the article.
- The approximate date of manufacture (or actual year if hallmarked or date marked).
- The material (such as bronze or specific wood, like walnut).
- The maker's or artist's name, if relevant or known.
- Any major restoration or later additions.
- Price paid and date of sale.

It would also help for insurance to record the dimensions and any signs of origin, such as a ceramics factory or silversmith's mark.

If there is a dispute with a member of LAPADA, perhaps through a misunderstanding or incomplete information, it offers a free conciliation service with an independent supervisor for up to one year from when the dispute began.

In one case, the purchaser of a Georgian bookcase contacted the association because a valuer had questioned whether the piece was "marriage" of a related but independent base and top. The dealer believed that the whole piece was one and original, but LAPADA's independent inspector decided there was a doubt. The bookcase was taken back and the payment refunded.

A dispute over an 18th-century chest of drawers bought at a London fair had a different ending. The buyer said it was made later. On inspection, the chest was correct but the purchaser had applied

### PERFECT PATTERN

- "An Allan Ramsay": in the auctioneer's (or dealer's) opinion, a work by the artist.
- "Attributed to Allan Ramsay": probably a work by the artist, but less certainty as to authorship.
- "Studio of Allan Ramsay": a work by an unknown hand in the studio of the artist, which may or may not have been executed under the artist's direction.
- "Circle of Allan Ramsay": a work by an as yet unidentified but distinct hand, closely associated with the named artist but not necessarily his pupil.
- "Manner of Allan Ramsay": a work in the style of the artist, but of a later date.
- "After Allan Ramsay": a copy of a known work of the artist.

on the first Tuesday each month from 2.30-5pm (with ceramics and glass from April 7). Alternatively, send in colour photographs with dimensions and note any distinguishing marks, remembering to take rear and underneath views if appropriate.

As to value combined with description, most auctioneers will give both orally if pieces are taken to their salerooms. Leading auctioneers have noted specialists, but as they may be away on a house inspection it is advisable to telephone in advance.

Many produce excellent catalogues which guide the purchaser, but watch for the conditions of business. Sotheby's has recently reworded its terms to make them more user-friendly, but it declares: "All goods are sold with all faults and imperfections and errors of description. Illustrations in catalogues are for identification only."

Ask for a condition report on any piece, which good auctioneers will provide without charge and which can be fixed. Such comments go far beyond the inevitably brief description given against each lot. It might, for example, state that an 18th-century wine glass had been trimmed to remove a nick. Fading and any replacement parts should similarly be noted.

If you are intending to make a significant purchase, consider asking a dealer — on commission — to advise and even bid for you at auction. You will quickly learn the technique.

Once the hammer has fallen, if the object turns out to be a counterfeit, return with information as soon as possible to the auctioneer. The leading houses accept liability up to five years from the date of sale.

Do not be afraid to ask about fakes. Artemis, the London dealer, issues a warning about period glass. It will be showing a cameo glass elephant vase by Gallé, circa 1925, at the Olympia Fine Art & Antiques Fair (February 24 to March 1), but avoid Czech and Romanian copies that have a different density and cut. Lalioue has been copied in Argentina.

In watercolours take care with David Cox. Many copies by his pupils on the right paper with similar compositions abound and have acquired Cox's signature. Victorian marine scenes by T. B. Hardy were imitated. Christopher Wood, the specialist paintings dealer, warns prospective buyers to watch for copies of J. F. Herring (Senior and Junior), Burket Foster (whose B. F. monogram was imitated) and the Shayer family.

BADA: 0171-589 4128; LAPADA 0171-823 3511.

In the July Budget, the Chancellor announced that tax exempt savings schemes will change in April 1999. As a result you may not be able to continue to enjoy the current tax benefits offered by a PEP. However, the Government has announced that a new tax privileged vehicle is to be introduced - the Individual Savings Account, or ISA for short. Full details have yet to be confirmed and we are currently in discussion with the Government as to the future implications for PEPs. The value of you of the tax benefits will depend on your own circumstances. The price of investments and the income from them can go down as well as up. You may not get back as much as you invest. Past performance is not necessarily a guide to future performance. M&G do not offer investment advice or make any recommendations regarding investments - we only promote the packaged products and services of the M&G marketing group. \*Source: M&G Statistics. The estimated gross redemption yield held within the Value Bond PEP as at 30.1.98 was 5.9% and the average gross distribution yield was 6.4%. \*\*Source: M&G Statistics offer to bid with gross income reinvested since launch on 18.4.94 to 30.1.98. \*\*Source: M&G Statistics, offer to bid to 30.1.98. \*\*\*Source: M&G Corporate Bond PEP Fund was 0.45% net for 28th December 1997. M&G Unit trusts are managed by M&G Securities Limited (regulated by IMRO) and The Personal Investment Authority. Issued by M&G Financial Services Limited (regulated by the Personal Investment Authority), Registered Office: 28th Floor, Victoria Road, Whitechapel, City 17A.

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TAX REFORM 51

Graham Searjeant gets to grips with capital gains

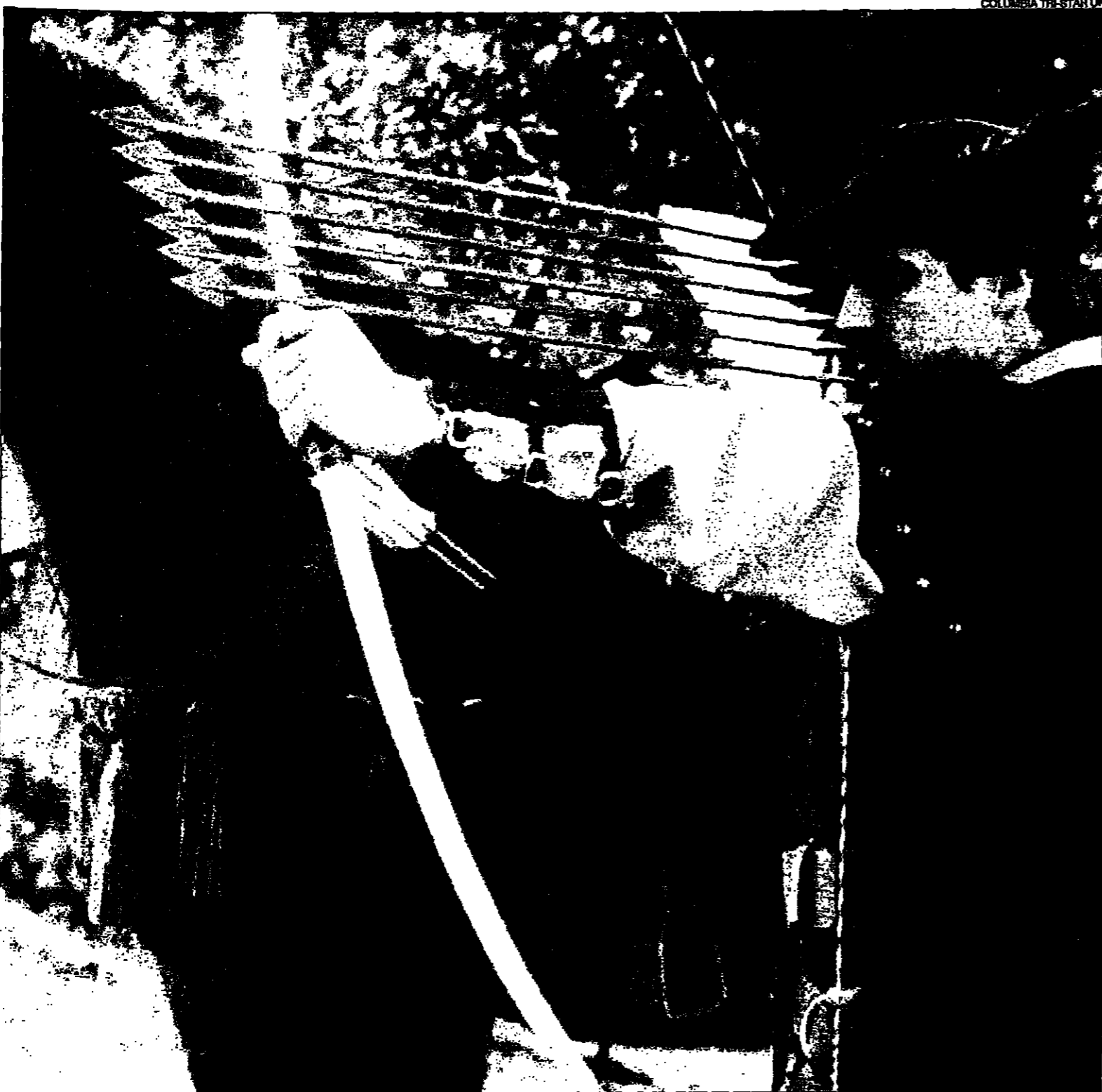
WEEKEND MONEY

STAR TURN 49

Should bonds really be top of the pops?



Marianne Curphey and Anne Ashworth offer pointers to avoid tax pitfalls



Gordon Brown, like a latterday Robin Hood, aims to redistribute wealth by targeting the tax breaks that work in favour of those in least need

Income tax at 10% heads list of top tips

KPMG, the accountants, have listed their top Budget tips. The firm's hottest shots include the announcement of a 10 per cent starting rate of income tax covering the first £2,000 of earnings...

The move will be presented as a way of helping the low-paid. Yet the Institute for Fiscal Studies, the independent think-tank, has calculated that 90 per cent of the gains from a 10 per cent rate will go to the richest 60 per cent of households...

Among KPMG's each-way Budget bets is the abolition of mortgage tax relief, fulfilling the Tories' wish to see the concession "withered on the vine". At present, the relief (available only on the first £30,000 of any loan) is given at 15 per cent, but it will fall to 10 per cent in April, adding £10 to the average monthly mortgage bill.

A reform of national insurance is possible, as part of the larger reorganisation of tax and benefits to help those on low incomes and to encourage people on benefit to take jobs. KPMG speculates that the level of earnings at which NI is payable could be brought into line with income tax.

Under the current system, employees pay NI on earnings above £61 a week, or £3,172 a year, but can earn £4,045 before paying tax.

INSIDE



50 Anne Ashworth on lacklustre investment trusts

MORTGAGES

58-59

How to cut costs without moving house

INVESTMENT

62-63

Tips for art collectors seeking the real thing

WEEKEND MONEY GUIDES

Part 3

3

Personal equity plans



BUSINESS NEWS PAGES 26-31

WEEKEND MONEY is edited by Anne Ashworth

Aim to act before Brown's Budget

There are now just 16 working days before the Budget, and Gordon Brown, the Chancellor, is expected to begin a radical shake-up of welfare and savings in the UK. It emerged this week that the results of the review of taxation and benefits conducted by Martin Taylor, chief executive of Barclays, will be published with the Budget.

Mr Brown's emphasis will be on redistributing wealth and tax breaks across society, rather than the present system of giving the most generous reliefs to people on high incomes who can afford to save. The Government believes that these people do not need extra incentives to invest and it is this group - the Middle Englanders - who are likely to bear the brunt of the changes.

The most likely target for Budget changes is the taxation of gifts, pensions and equity investments.

However, canny investors can make the most of the old allowances before they are tightened up on March 17, although they need to act fast. There is increasing speculation that changes could take effect on Budget day, rather than in the new tax year starting on April 6.

One change already flagged up is the reform of personal equity plans and the creation of the individual savings account. Financial advisers counsel savers to put as much as possible into a PEP before the rules change, with the caveat that you should think carefully about what type of PEP you want.

Here The Times looks at the likely reforms of savings and taxation, and recommends action to be taken as quickly as possible.

**Inheritance tax** Widely regarded as a tax that only the financially disorganised actually pay, reform of this tax relief is top of the Government's agenda. At present, if you transfer assets or make a gift, it is free from inheritance tax if you survive for seven years. This is known as a potentially exempt transfer (PET).

The current inheritance tax allowance is £215,000, above which you have to pay tax, again at your top rate. For higher-rate taxpayers this is currently 40 per cent. Ian Barlow, UK head of tax at KPMG, the accountant, believes that PEPs could be abolished and the top rate of inheritance tax raised to 50 per cent for estates worth more than £2 million.

Jamie Ware of Churchill Investments, believes that the simplest way to prepare for the Budget is to have written a comprehensive will, which may involve your assets passing into trust on your death. Then if you are in good health, transfer

your assets, or if you are older or in bad health, give the gift, but prepare for your estate to pay the inheritance bill by taking out life assurance which would pay a lump sum towards the bill on your death.

In addition, the Government is known to dislike "deeds of variation" which allow beneficiaries of wills to change wills to make them more tax-efficient for up to two years after the person's death. This contributes to the image of inheritance tax as one that is a voluntary tax.

**Higher-rate pension tax relief** Some advisers believe that this is a likely victim of the Chancellor's knife and if you have sufficient funds you should make the maximum additional voluntary contribution (AVC) to your employer's pension scheme, which is 15 per cent of your salary.

If you have a personal pension you are allowed to contribute from 17.5 per cent to 40 per cent to a personal pension, depending on your age. You are also allowed unused tax relief from the previous six years to be paid into your

personal pension. Michael Aaron, of the David Aaron Partnership, the independent financial adviser, believes that such a move is possible, but is unlikely to be retrospective. In any case, he counsels making extra pension contributions to make up for the loss of the tax credit announced last July.

However, KPMG believes that given the wide review of pensions, including the proposed "stakeholder pensions", action in this Budget is unlikely.

**Personal equity plans** No secrets about the fate of these - they are to be scrapped and replaced with the Isa on April 6, 1999. You can take out a single and general company PEP this year and next.

It will be possible to transfer a PEP into an Isa and there is some debate over whether the Chancellor will raise the proposed maximum lifetime limit which he proposes at present to set at £50,000.

Paul Barnes, of Plan Invest, said: "Gordon Brown is thought to be considering the grandfathering of PEPs - that is

freezing all existing PEPs and allowing investors to continue to invest in new Isas up to the lifetime limit of £50,000.

"This would be a sensible option because otherwise it would be very difficult to police the £50,000 limit if people had a number of PEPs with different fund managers. Which manager would be required to keep tabs on all the other investments?" If the Chancellor is indeed planning to ignore all existing PEPs for tax purposes, this would be a strong argument for making the most of allowances now, which is £6,000 in a general PEP and £3,000 in a single company PEP each year. The gains made within a PEP are free of income and capital gains tax.

There is also speculation that the lifetime limit for Isa contributions could be increased to £75,000 in response to pressure from fund managers and public indignation that investments that they were led to believe would be exempt from tax for life were in fact going to be taxed in the future.

PEPs not transferred by October 6, 1999, will become taxable and there will be a rebasing of the value of the investments for future capital gains tax purposes.

David Aaron, in his guidelines for the Budget, said: "The more that can be transferred into an Isa at outset, the better the tax-free investment returns. Therefore, if the value of an investor's total PEP investment is below £50,000, investments in PEPs should be maximised now so as much as possible can be transferred into the Isa."

**Capital gains tax** This is another likely area of reform. Gordon Brown wants to encourage long-term share ownership rather than short-term speculative profiteering. At present, CGT is payable on all gains (ie, when shares are sold) above your individual personal allowance of £6,500 each year. The tax relief could be tapered, so that you pay CGT at your highest rate of tax on any gains made on shares you had held for less than three years. The relief would then be tapered so that if you held the shares for five years, you would be exempt from CGT up to your personal limit.

Paul Barnes said this would "encourage people to hold equities over the long term - a goal which the Government is keen to achieve".

Another target could be reinvestment relief, a concession increasingly used to defer capital gains tax. At present, you can delay the payment of capital gains tax by reinvesting the cash in an unquoted trading company. Some accountants believe that Mr Brown could choose to exclude property companies.

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3-59  
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INVESTMENT  
62-63  
Tips for art  
collectors  
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PERSONAL  
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BUSINESS NE  
PAGES 26-3  
WEEKEND MONE  
ved by Your Adv  
NE O  
31

SHOPPING



How Britain's designers get rich on rebellion

Page 3

HOME LIFE



The wife who wants to know why Bobby died

Page 17

FEATURE



Shoplifting: the new thrill for the thirty-somethings

Page 19

TRAVEL



Bruised by The Cruise, passengers abandon ship

Page 25

SATURDAY FEBRUARY 21 1998

THE TIMES WEEKEND

Revenge of the green wellies



Chris Smallwood, a farmer from Devon, brought his cow Mayflower and her calf Mayflower III to London in January when more than 3,400 farmers converged on the capital, demanding more support for their industry

From Hastings to the Hebrides, country people are marching on Westminster. Tim Jones reports on the unlikely revolutionaries

It is mid-morning at Stone Farm, high in the hills of Exmoor, and the hounds are trembling with excitement. Thin clouds scud across a pale blue sky. The horses stamp their feet and snort impatiently. But first, the rituals. The stirrup cup—a club-sized port or a hefty whisky mac—is downed to provide a buffer against the cold February air. The men and women at the Exmoor Foxhounds meet are a mixed bunch. Military chaps mingle with the landowners, small farmers, City types and hunt followers. Among them are no obvious hoi polloi, no apparent rebels. The glasses emptied, the hunt is off, galloping towards a horizon which has changed little in living memory. If the hunt goes as planned, a fox will be killed. If not, a bracing time will have been enjoyed and there is always another day. Or not. If the Bill, proposed by Mike Foster MP, to ban hunting with hounds becomes law their sport will be gone, their traditions consigned to the history books. The men and women of the

hunt make unlikely militants, but they believe the urban barbarians are at their gates. They have decided to confront their opponents in their own lair. On Sunday, March 1, days before Foster's Bill passes through another stage in the Commons towards what he hopes will be enactment, hunters and farmers and country

people in their tens of thousands plan to march in London. Their first rally, last July, attracted more than 120,000 people and this time, organisers claim, more than twice that number will march from the Embankment to Hyde Park chanting their mantra of "listen

Continued on page 2

SHOPPING 45 FOOD & DRINK 47 PROPERTY 8-10 GARDENING 13-15 HOME LIFE 16,17 COUNTRY LIFE 20 TRAVEL 25-34 GAMES 39,40

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# Britannia rules the raves

### So what do they want?

The catwalks of London Fashion Week opens today, the biggest ever. Forty-five designers are packed into a crammed schedule of international press and buyers are flocking to the capital, flanked by a battalion of photographers and camera crews. The smart hotels are full and the best restaurants are booked solid. Britannia, it seems, is still cool. Britain has earned its place as a design centre in the global market and, more importantly, the influence of British fashion designers is spreading to every corner of our culture.



Revolutionary styles on the catwalk (left to right): metallic hat with silver and plastic breast plate, designed by Antonio Berardi; slashed leather and chains by Alexander McQueen; Philip Treacy hat, designed to look like barbed wire

## Our fashion designers lead the world — and their ideas, however wild, are a reflection of Britain, says Sally Brampton

London Fashion Week opens today, the biggest ever. Forty-five designers are packed into a crammed schedule of international press and buyers are flocking to the capital, flanked by a battalion of photographers and camera crews. The smart hotels are full and the best restaurants are booked solid. Britannia, it seems, is still cool. Britain has earned its place as a design centre in the global market and, more importantly, the influence of British fashion designers is spreading to every corner of our culture.

Design, once seen as an afterthought, a bolt-on to industry, is now recognised as the cornerstone of economic prosperity. Every high street chain has bagged itself a name. Marks & Spencer is heaving with designers; Dorothy Perkins has Clements Ribeiro; Owen Gostor and Paul Frith are at Bhs; Jasper Conran, Pearce Fionda, Ben de Lisi, Lulu Guinness and Philip Treacy are at Debenhams. Even the conservative mail-order companies have woken up to the potential of design. Frensham's recent range by Betty Jackson is doing a roaring trade.

Rebellion has characterised British fashion since the days of Mary Quant, one of the great revolutionaries of 20th-century fashion. Her ideas, which altered the way millions of women dressed, now seem commonplace. But in her day her miniskirt, opaque tights and skinny rib jumpers were considered outrageous, as was her heretical belief that fashion was the right of everyone, not just a tiny elite.

There is less room now for rebellion. Youth may cringe at the sight of new Labour strutting its stuff at the Brit awards and pour cold water on the proceedings, but protest, rather like fashion, looks more like self-aggrandisement than political point-scoring.

The days of punk and getting the world's attention by stuffing a safety-pin through your nose or gobbing on stage are long gone. Even fashion's more outrageous practitioners, such as Alexander McQueen, believe it is "not that important to rebel". Yet British fashion's cool image is inextricably linked with a romantic view of revolutionary fervour. The cool hit-list this week is headed by McQueen, flanked by Hussein Chalayan and Antonio Berardi, with Tristan Webber, making his catwalk debut as the dark horse. The whispers have already started. Could he be the next John Galiano?



Kate Moss, top, in patriotic outfit by Clements Ribeiro; rebels, middle row, from left: Galliano, Quant, McQueen; above: Malcolm McLaren, Vivienne Westwood; Tristan Webber

have learnt to their cost, is that comparisons are invidious. Galiano is a one-off, the nearest thing to genius that fashion has thrown up in the past decade, but he has never been a rebel. His is a very particular view of fashion, concentrated on resolutely old-fashioned notions of beauty and dressmaking techniques, while his ability to create drama and impact is second to none. Dior is once again a global commodity — which it

company's label. That does not make the designer's role any less valid, despite the fashionable view that creating 100 products instead of just one somehow demotes the work into a massive, cynical exercise in marketing. Fashion is marketing. One of the greatest designers of the century who never understood this basic truth was Charles James. In the 1940s, he spent the then huge sum of \$4,000 and four years perfecting the cut of a sleeve. A furious obsessive, James believed that if only he could come up with the perfect garment, then fame and fortune would inevitably follow. He died in 1978 in obscurity and terrible poverty, as lesser talents on Seventh Avenue were slapping their names on a pair of blue jeans and making a million or two.

Designers such as Galiano, McQueen, Chalayan or Berardi are wise to their times. And if they court publicity with outrageous images, who can blame them? It is not so much bucking the system as joining it. The demand for the front page is driven by a media all too ready to condemn young fashion designers for breaches of taste, yet with a seemingly insatiable appetite for their images.

The globe is a hypermarket. The challenge to designers is to make their ideas the most desirable. That is why British fashion is regarded with such reverence at the moment. In a world increasingly governed by homogeneity, real creativity is at a premium. Few other countries breed designers of such courage — some would say sheer foolhardiness — but it is that element of surprise which keeps them coming.

Nor is it simply a desire to rebel that drives young British designers. Most maintain there is nothing left to rebel against. All the taboos of the century — bare breasts, women in trousers (60 years ago, a woman could be arrested on the streets of Paris for adopting male attire), even the S&M symbols of sexual sub-cultures — are paraded on the world's catwalks.

Even the most outrageous young British designers want to reflect the spirit of their time. When McQueen sends out half-naked women dressed in tatters of lace or fits a cage of wire filled with live butterflies to their heads, when he splatters denim with bleached images of starving children in war-torn Africa, he is expressing his own view of the confused and conflicting images of women in the late 20th century, or reflecting on the way television exploits poverty and starvation to fill a news item. He is *Zi*. His is a culture of television and video, of magazines and advertising billboards, of club culture and urban wastelands.

The argument, of course, is that images of poverty and sexual conflict should not be exploited, that they transduce the boundaries of decency and good taste. But the great revolutionaries of the 20th century stand accused of similar crimes. Chanel's little black dress flouted the sacred colour of mourning. Saint Laurent's

trouser suits exploded the taboo, encoded in civil and religious law, that women should not wear men's clothing, while Quant's miniskirt hinted at a dangerous sexual freedom. The most revolutionary garment of the 20th century — blue jeans — was regarded as a pernicious expression of political subversion.

It is dangerous to claim that fashion is a form of pure artistic expression, but it is madness to say it has no expression at all. Fashion may not lead social change but it has a knack of reflecting it. So if it is a vision of modern Britain that the Government is after, it might do better to abandon the Brit awards and

hit the London catwalks instead. Cool Britannia indeed. © Sally Brampton's documentary series, *Undressed: the story of 20th-century fashion*, is on Channel 4 at 8pm on Sunday. Her novel, *Concerning Lily*, is published by Heinemann on March 5. Young British designers: The Times Magazine, page 72

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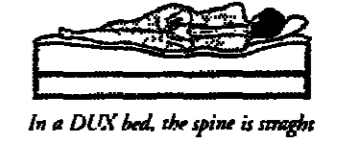
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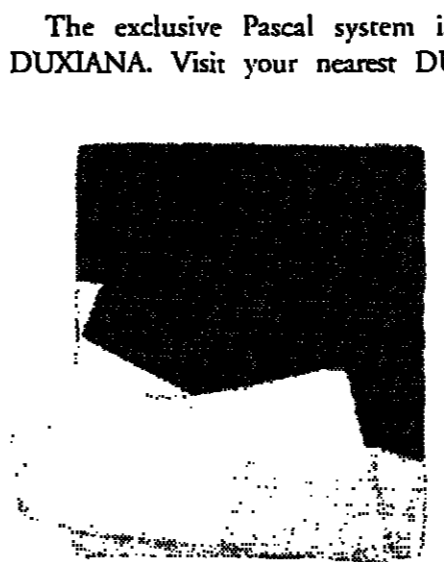
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# The Times Cook

For a taste of old Spain at its best try Aragón, where the food is beautifully in keeping with the magnificent scenery



Frances Bissell

Within minutes of arriving at Zaragoza airport in northeast Spain, I was being driven through an area rich in gastronomic contributions to Europe's kitchen...

El monasterio de Piedra is an oasis of green in this arid landscape, and there I discovered what is reputedly the first kitchen in Spain to use chocolate...

Chocolate in a similar style is still sold at the monastery, which has been a hotel and beauty spot since its disestablishment in the middle of the last century...

La Merua is a good place to eat, and for aperitivos and tapas, try the nearby Bar La Juderia, good for also stocks sausages and other pig products...

Local Aragonese wines. In Huesca, the Ultramarinos La Confianza, founded in 1871, and not much changed since, is the place to choose from a wide selection of beans, lentils, spices and saffron...

White bean stew with hot peppers Serves 6-8 500g white beans 1 bay leaf Sprig of rosemary 1 onion, peeled, and thinly sliced Freshly ground black pepper 100ml extra virgin olive oil, plus extra for frying 6-8 fresh red chillies Salt

heat and simmer for about an hour, adding more water if necessary. Meanwhile, fry the remaining onion slices in the measured olive oil and, when nicely browning, add to the beans. Continue cooking until the beans are soft. When ready to serve, fry the chillies in the remaining oil...

### Stuffed vegetables Serves 4

Use blanched and hollowed-out onions, courgettes, small cabbages, potatoes, aubergines, tomatoes, or blanched peppers with the seeds removed...



For the filling: 200g minced pork 200g minced beef 100g finely chopped onion 40g fresh parsley, chopped Salt and pepper 2tbsp extra virgin olive oil 100ml white wine or light meat stock

Mix all the ingredients together, including the seasoning and olive oil, and spoon into the vegetables. Place in an oiled roasting tin or dish. Moisten with wine or stock and cover with foil. Bake in the top half of a pre-heated oven at 180C...

Breaded lamb chops Serves 2 6-8 best-end lamb cutlets, chine bone removed 2-3tbsp flour 1 free-range egg, beaten 4-5tbsp fresh soft breadcrumbs Grapeseed, or olive oil for frying 1 lemon 2 red peppers, quartered, seeded, grilled and peeled

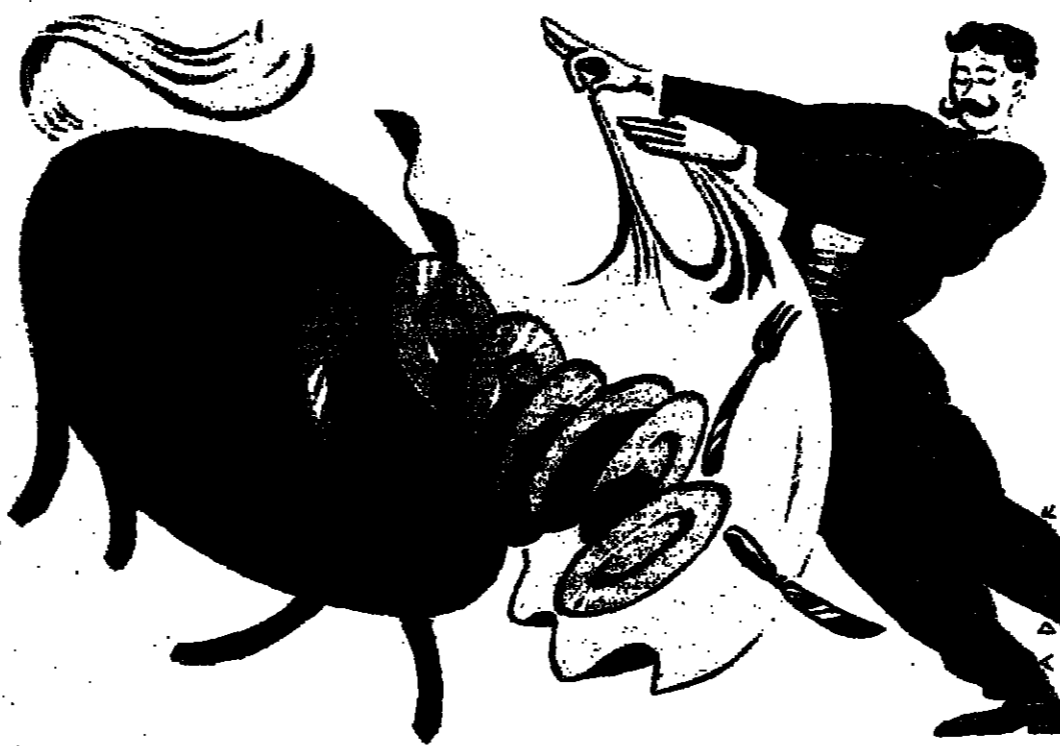
Beat the meat to flatten it. Flour the cutlets and dip them in egg and breadcrumbs. Fry the cutlets on both sides until done to your liking. Quickly fry the peppers and lemon wedges.

### THE PERFECT PANCAKE A flipping speciality

SHROVE Tuesday is next week. As well as pancakes, crêpes, galettes, griddle cakes, drop scones and a passable blini can all be made from a simple batter. TO MAKE eight pancakes you need: 125g plain flour, a pinch of salt, a large egg and 300ml semi-skimmed milk...

monastery as we dined with Carlos Muntados Prim, Duque de los Castillejos, the present owner, and his aunt. We ate simple, tasty food, including sublime lamb. The sheep graze on the estate, feeding on fennel, rosemary, thyme and lavender...

I was not the first English journalist to be entranced by the monastery. In 1870, a journalist from Fraser's Magazine travelled by coach to meet the Abuelo, the duke's great grandfather, who preserved and restored the monastery grounds and pioneered fish farming...



### CONSUMING INTERESTS: CRUMPETS

It's surprising how diverse the recipes for making something as simple as crumpets can be. My belief is that toasted crumpets should not depend on added butter for their appeal. Because I am, theoretically, on a low-cholesterol diet, I choose to eat my crumpets plain or topped with a spread of honey or preserves, or even baked beans...



- Somerfield, 8 crumpets, 39p. Claims: No vinegar or sugar in the ingredients list. Verdict: Rather skinny crumpets, weighing about 42.5g each. Unevenly raised tops, and some had the appearance of heavy presmoothing on one side.
Co-Op, 12 crumpets, 55p. Claims: Made with unbleached, untreated white flour, yeast, salt, sugar and spirit vinegar. Low in sugar and fat, but high in sodium (0.8g per 100). Verdict: One of the more satisfactory cheap crumpets. They did, as the serving suggestion proposed, make a reasonable base for a 'pizza-style snack'. Hollow top, but browned evenly and well.
Sainsbury's, 8 crumpets, 39p. Claims: 'Delicious toasted and buttered.' Distinctive ingredients: destrose, disodium diphosphate, soya flour and the stabiliser hydroxypropyl-methylcellulose. Verdict: Each crumpet weighs about 45g, 1g per 100 sodium. Better sized than many, but principal discernible flavour is salt.
Tesco Bakers Finest, 6 crumpets, 52p. Claims: 'Unbeatable value, half price: better flavour lighter texture.' Verdict: This seems to have replaced my previous favourite, Tesco's Traditions,...

## Late starter catches up

Nick Nairn, the TV chef, loved plain food but couldn't boil an egg, says Joe Warwick



Young Nick Nairn, above, and his little brother, Christopher

### HOME COOKING

There were few signs in Nick Nairn's childhood that he would make a living catching, skinning and cooking animals on BBC's Wild Harvest. His mother, Irene, says he never showed any interest in cooking as a youngster. Now a talented chef, he managed to get to the age of 25 without learning how to boil an egg...

another occasion saw him blow the windows out of the bathroom while making his first steps towards basic chemistry practice. Nairn's pyrotechnic appetite has calmed down, but with the recent opening of his Glasgow restaurant, Nairn's, he is still a man in a hurry. His new series, Island Harvest, begins on BBC Scotland later this month, and there is a book of the series (BBC Books, £16.99). It's not just his mother's love of the best ingredients he has inherited, but her management ability, too. 'She managed to juggle a husband, three kids and an Aga,' he says admiringly.



Nairn, in country sporting mode, ready for an al fresco meal of freshly caught fish. At home it was always stews

Despite the abundance on their doorstep, the family diet was a long way from the intensely flavoured cookery of Nairn's television series, books or restaurants. Two things, in particular, didn't help: his mother doesn't like cooking ('I hate it') and his father is a conservative eater. Nairn recalls: 'I got to 17 without ever tasting a curry or a pizza.'

If his father - Jimmy Nairn, a television newsreader, interviewer and member of the One o'clock Gang Show - was hard to feed, he clearly imbued his son with a passion for spreading his message. The Nairns grew their own tomatoes, which Mrs Nairn used for making large batches of soup: 'I made gallons of tomato soup, and lentil soup. I also made a lot of thick stews.' She remembers young Nairn sitting down to warm bowls of it when he returned from eight years in the merchant navy, before becoming a chef and restaurateur.

So, was he a fussy eater? Mrs Nairn recalls only one problem: a near-morbid fear of rice pudding. 'He would never touch it. He says school dinners ruined it for him.' Nairn's memories are more blunt: 'The stuff was stone-cold, with lumps in it the size of golf balls.' It is only recently that he was able to return to the dish.

Mrs Nairn believes in families eating together, and deprecates the habit of 'eating on the hoof'. She says: 'We always sat down with the whole family at a properly laid table. To call the children in I used a big police whistle.'

Nairn remembers fondly the togetherness of family meals and his mother's attention to detail, with two sets of napkin rings - a good set for dinner and another set for lunch. 'I think eating at the same time for a family is

IN THE TIMES MAGAZINE





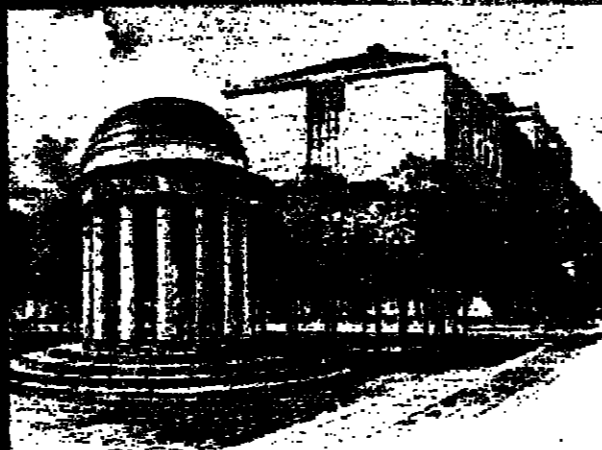





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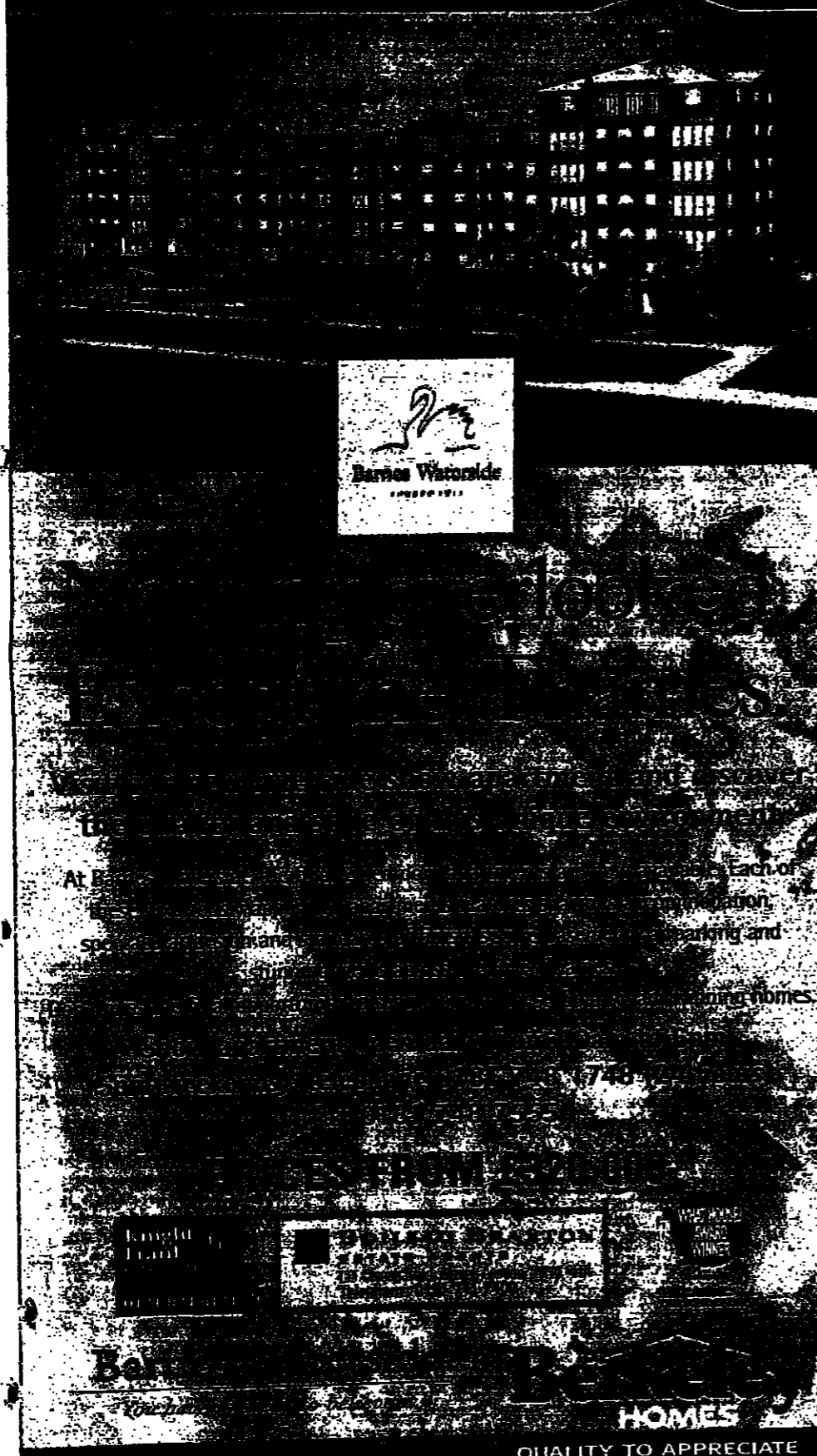
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# Imagine if the first person you loved died

Being a twin is hard enough. It's even harder when you're the lone survivor. **Louisa Young reports**

Elvis Presley had a twin brother, Jesse, who died at birth. When Elvis was naughty his mother would say, "Jesse wouldn't have done that." Elvis was a picture of loneliness all his life, with his hangers-on, his string of girls, his drugs and his eating disorders.



Elvis: twin died at birth

**'Babies cannot speak about the loss. They have no knowledge with which to understand it'**

"He was forever lonely," says psychotherapist Joan Woodward. "It was not a secret. From what we know, he fits in as a lone twin." It's one of those things that you wouldn't necessarily think about, but when you do it makes sense. Losing a twin, at whatever stage of life, can tear you in half.

We all know that twins have a special connection. We can all see that losing the twin you know and love is a terrible loss. But at what stage do twins know and love each other? Joan Woodward, who lost her twin at the age of three, has written a book, *The Lone Twin*, in which she interviews 219 people whose twins have died. In it she claims that losing your twin at birth, or when you are a baby, can be just as traumatic as losing them later on, in fact more so.

Consider the experience of Bryony Goode, now in her thirties. "I shared the womb with my identical twin sister. I was then lying next to her dead body for several days without being able to understand why she had stopped responding to me."

"She then disappeared [she was removed with forceps] and I was dragged into the world the same way and isolated in a special baby unit." You don't need to be a therapist to see that this is not ideal. Getting through life as a twin is even more fraught.

Babies, says Ms Woodward, cannot speak about the loss.

heartless way). And that's just the twins themselves. Alongside are parents, other siblings, and the relationships and balances of power between them, all rocked by bereavement. How easy is it for parents to become over-protective or resentful? It's very easy for a family to sink out of its depth.

Liz Lloyd, who is in her fifties, says: "I've been a twin all my life, though my brother died within a few hours of his birth. I have met twins who have been denied the knowledge that I have taken for granted, and I'm grateful that my parents told me. I come from a working-class northern family where feelings were not discussed and I was born in an era when talking about dead babies was seen as being positively damaging. As the mother of a grown-up daughter, I can only guess at the pain and grief my mother endured (she died when I was 11). Much of her grief had to be denied by feeling thankful that one child survived."

Timothy Knatchbull, whose brother Nicholas died at 14 in the bomb blast that killed their grandfather Lord Mountbatten, says: "The one thing I wanted most was to give support to my beloved family at the worst time in our lives — and the first way I felt I could do that was to show them that I was all right. I fooled them, but worse, I fooled myself."

Needless to say, the worst stories are from longer ago, when talking was taboo, support groups did not exist and children were not heard. In the wake of her research, Ms Woodward set up the Lone Twin Network, which now has several hundred members. Many of them, like her when she started out, had never met another lone twin before, and all of them take great comfort from



Nicholas (left) and Timothy Knatchbull with their mother

realising that they are not alone.

Several members who lost their twin at birth mention the pain of having nothing to remember them by — sometimes not even a name. How can they even prove that this other half of themselves ever existed? Stillbirth certificates are only available to the parents; after some negotiation, twins of stillborn babies can now also apply for the certificates, and learn some details of how death was present at their birth. Another source of comfort has been finding the lost twin's grave.

Penny Lumley says: "I telephoned the cemetery in Cardiff. They must have heard my voice shaking as I told my story. They explained that the grave, since it was a communal one holding five babies,

would not be marked, but they would arrange for a numbered label to be placed on it."

In the cemetery Ms Lumley found the resting place for Quentin, her twin brother, who died more than 40 years ago. She had always assumed that her brother's body had "gone down the hospital sluice" but now she was able to place daffodils; and her friend took a photograph marking what she calls "the moment which would change my life. I could share this, one of the most moving experiences of my life, bringing the sadness of immense loss into the warmth and care of those who had survived it."

● *The Lone Twin* by Joan Woodward (Free Association Books, £15.95)  
● *The Lone Twin Network*, PO Box 5653, Birmingham B29 7JY.



Timothy Knatchbull, whose twin brother Nicholas was killed at the age of 14

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CHANGING TIMES

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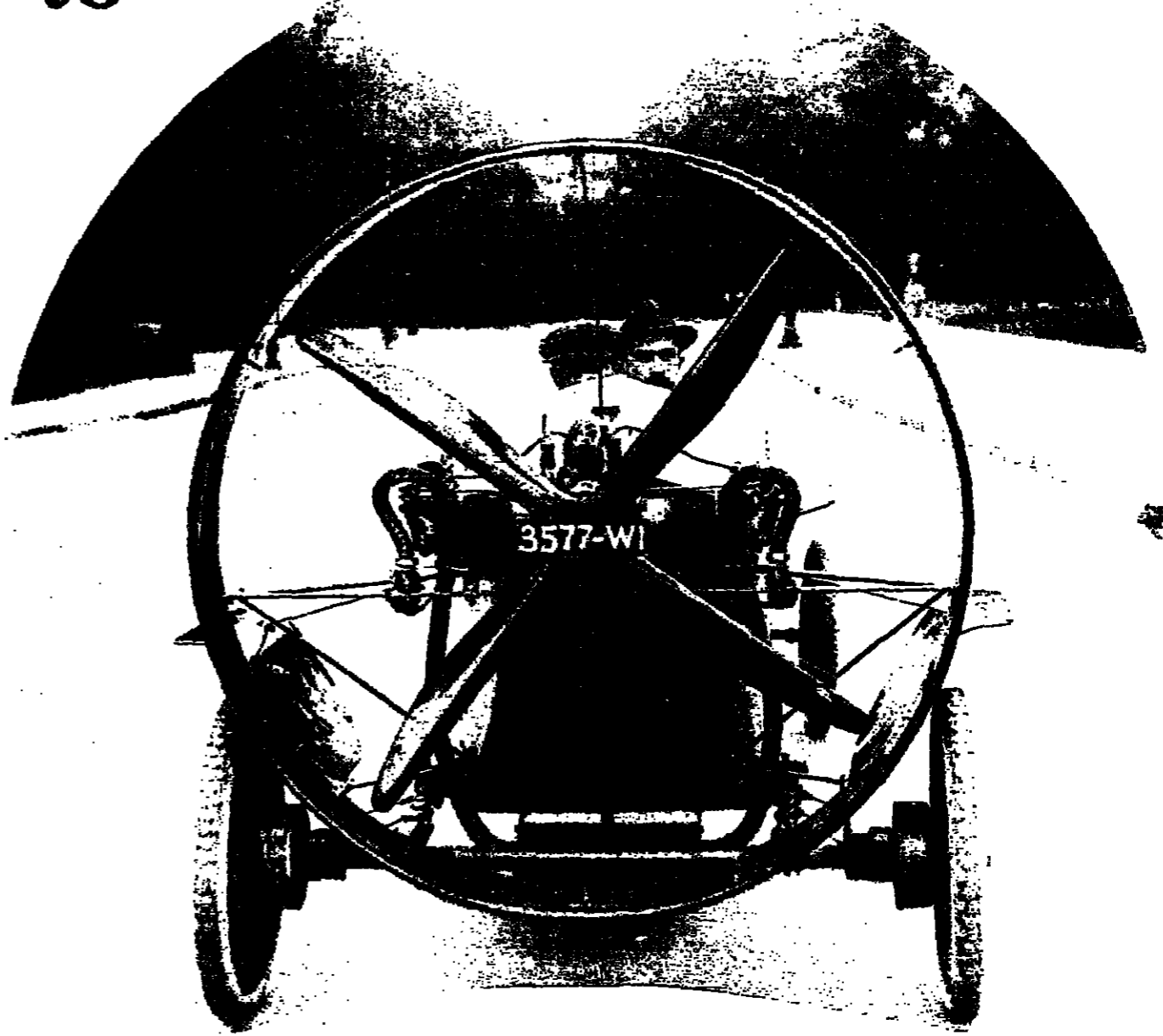


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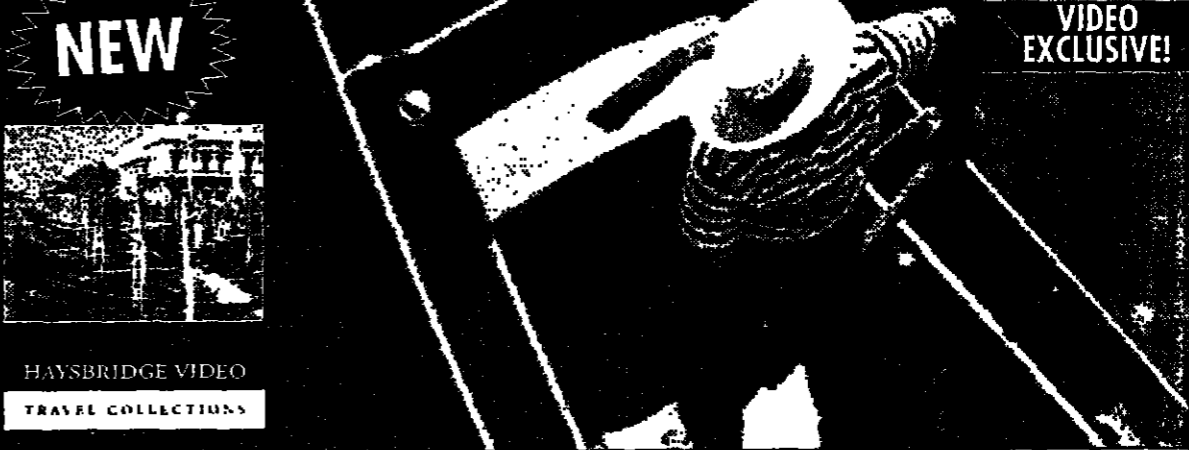
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INDIA'S FORTRESS CITIES: RAJASTHAN

# And as for the view from my loo ...

The royal palaces of the old desert kingdoms of Rajasthan offer a fascinating glimpse of majestic and ancient history, says Trevor Fishlock

Crisis struck the Shop Squad, the six female fellow-travellers in my group, on our very first day in India. Their haul of feathery woollen shawls, fine enough to pass with a whisper through a wedding ring, lay in luxurious profusion across a bed in our Delhi hotel.

But — wrong all round — the shawls purchased in one shop had cost three times more than those bought in another, yet did not seem three times more beautiful. Next day a war party headed for the expensive shop. The only male in the group, I was co-opted as official observer. The manager, large and courtly, listened to the grievances like a wise rajah. He pressed his palms together. "Ladies," he began softly, "be assured that your money is safe. Let no doubt enter your minds: you have been, and will be, treated honourably. Please hear my submission."

He murmured to an assistant. In a moment, two rugs were unrolled with a flourish at the Shop Squad's elegant feet. "They look similar, but watch!" He bent down and, with a needle, teased out a single fibre from one of the rugs. Holding it between thumb and forefinger, he struck a match and set fire to it, passing the smouldering thread beneath the ladies' quivering noses.

"Note how it burns, how it smells. Unmistakably cotton." The ladies nodded. "Now" — he winked a thread from the other rug and lit it — "note how this one burns and curls, the smell of silk, like a human hair." Nostrils twitched in agreement. For all that the rugs looked alike, he explained, one was pure silk and the other was not; and the finer one, of course, was more expensive. So it was with shawls. "Wash a cheaper shawl," he said, "and you end up with a scarf. Wash one of mine and you end up with a shawl."

He fixed his large brown

eyes on the Shop Squad. "Ladies, would we really risk our reputation for 2,000 rupees?" There was a general shaking of heads. "Of course not. But, as a mark of our respect for you, there will be a discount of 10 per cent."

Charmed, convinced, clutching their money and finally ready to see some proper sights, the Shop Squad left town, heading southwest for the old desert kingdoms of Rajasthan. Two hours from Delhi's clamour, among the outliers of the Aravalli mountains, we turned into a village, walked up a hill and passed through the massive gates of Neemrana Fort which has commanded this district for five centuries.

It is now a hotel with 39 idiosyncratic and delightful rooms, some of them luxurious. I invited the ladies to climb the narrow stone staircase to inspect my own simple room, and particularly the romantic location of the WC.

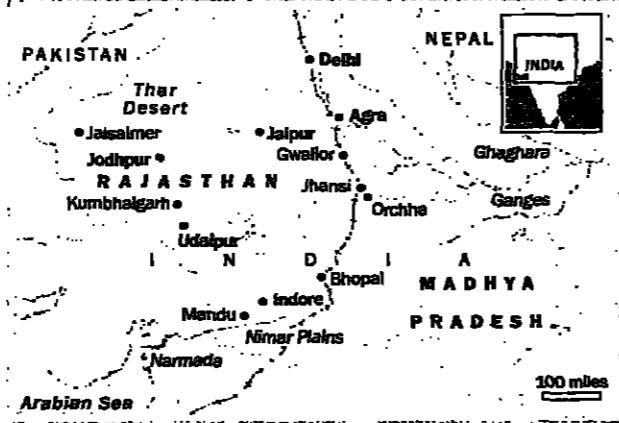
Although they clapped their hands, I think they were glad that I was the one who had it and not them. It sat, throne-like upon a plinth, among the battlements of the topmost tower, affording a dramatic view of the plain and the mountains beyond; and, although utterly private, was entirely open to the elements, a seat beneath the stars, a place where the imagination is free to roam.

That quality also appealed to Amitabh Bachchan, India's most famous film star. Over tea, he told me he was delighted with the fort's storybook quality. "It's perfect for the film we're making," he said. "A damsel in distress is kept prisoner here by the wicked villain. I am the hero and, of course, I rescue her. In Indian films good always triumphs over evil."

The sumptuousness of the enormous palace hotels of Rajasthan can sometimes cause splendour-fatigue. The smaller forts and lodges, re-



Washing day: local people drying their clothes on the steps leading down to the lake at Udaipur; here the kings are called maharanas and have ruled since the 6th century



stored and converted into hotels in recent years, have an agreeable human scale as well as character. They employ local people, and the owners generally live on the premises, or nearby, and are there to tell you their stories and legends. Fort Charwa is another gem, 25 miles from Jodhpur, with 23 rooms around a high-walled courtyard. It has been restored by its owner, the magnificently moustachioed Maharaja

Dalip Singh. As we ate a good dinner on the veranda, he told me about the castles and wars of Rajasthan and the importance of opium to warriors. Not only did it enhance fearlessness; it also cemented the bowels, important when riding to battle.

We journeyed south of Jodhpur to Deogarh Fort, which stands on a hill, lordly over the landscape, and is one of the newest of the small heritage hotels. All of its 21 rooms are exotic, and one has a mirrored ceiling and paintings of erotic capers. It is run by the sons of Rawat Nahar Singh. The genial Rawat, a former schoolmaster, said the chief task of conversion was putting in bathrooms: "In my young day there was no plumbing. A pot was brought and taken away by servants and, at bath-time, scores of them brought pitchers of water."

His wife, the Rana, the picture of regal graciousness, said that although Indian princes stopped ruling in 1947, many royal families remain a focus of tradition. "The local people like to know that we are here, a part of their lives. They would certainly disapprove of my wearing Western dress."

I sat on the ramparts for an hour in the moonlight, listening to the noises of the town below. And I made a point of getting up to see the sunrise.

Now we headed for brilliant Udaipur, whose kings — they are called maharanas, not maharajas — have ruled since the 6th century. Some of us stayed in the luxurious Shiv Niwas Palace and the rest across the water of Lake Pichola in the endlessly photographed Lake Palace. My own suite in the Shiv Niwas was preposterously grand. I felt I was living in a jewel-box. Two sets of baronial doors, secured with brass bolts, led into a chamber where gilt mirrors and portraits of nobles surrounded the grand bed, above which hung a massive blood-red chandelier. The view, through foliate



Standing in attention: guides at the City Palace of Jaipur in their splendid uniforms

arches, took in the lake, the palace and the hills.

The City Palace museum nearby puts Udaipur, with its centuries of warrior rule and warfare, into context. One gory picture shows sliced heads and elephants wielding swords on the battlefield. A maharana is depicted with two swords, one for himself, the other for his enemy should the enemy lose his own: the level playing field of honour.

My companions, having gazed upon the past, now gave themselves gladly to shopping, the opium of the misses. This left me free to pursue an ambition and I went on the trail of the great king, Kumbha, who ruled this former state of Mewar for 30 years in the 15th century.

A two-hour drive took me through grand and rugged country, past villages and temples, mango and banyan trees, tamarind and flame-of-the-forest, up roads fenced with cactus, past fields of maize and sugarcane and through a dramatic river valley. We ascended scrubby boulder-strewn hills, wound through forests and gorges into a great theatrical moment — the fort of

Kumbhalgarh rose in front of my astonished gaze. More than 20 miles of thick, high walls snaked over the ridges and above them on a pinnacle stood the fortress itself, a majestic crown. Warrior, poet, scholar, builder of 32 forts, Kumbha was one of the most gifted of the maharanas.

I was enthralled, did not mind the heat and spent three hours exploring the fort, walking to the top through gates with anti-elephant spikes, examining the painted walls and the views from windows and battlements. I walked to a large ruined temple and to the smaller temple where Kumbha, while at prayer, was murdered by his son in 1468.

Back in Udaipur I went to the studios where 40 or so artists reproduce the exquisitely detailed court paintings of Rajasthan, scenes of maharanas hunting, fighting and wooing. They paint with traditional materials, malachite, gold leaf and lapis lazuli; and concoct a brilliant yellow from the urine of cows fed with mangoes. I examined the portrait of the remarkable

Maharana Fateh Singh, 1894-1930, who, like his ancestor Kumbha, represented the nobility of the Mewar dynasty — and a certain royal stubbornness. He refused to take his seat at the great viceregal durbar of 1903 and the even more showy durbar of 1911, presided over by King George V. He would not concede that the king was more august than he, and lineage for lineage, he was right.

At dusk I was reunited with the Shop Squad, dazzling in their new purchases, on a terrace above the moonlit lake. The shopping had been glorious, tailors had sewn themselves sore, and there was booty enough for a camel train. Our host was Maharana Arvind Singh Mewar, a splendid figure with a striking cleft beard, the 76th generation of the world's oldest ruling dynasty. He nodded approval when I told him I had been to Kumbhalgarh.

He asked if I had shopped and I said my doctor forbade it. "I must have the same doctor," he said, as we contemplated the lights of the island palace, the indigo mountains, the sequinned beauty of his enchanting domain.

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### RAJASTHAN FACT FILE

■ Getting there: Trevor Fishlock travelled with Greaves Travel (0771-467 811) on its rail-made Palaces of India tour, which costs from £1,562 per person based on two sharing. The price includes return and internal flights, departure tax, accommodation, the use of a chauffeur-driven car and also an English-speaking guide.

■ British Airways (0345 222111) flies to Delhi daily from London. Return flights for a minimum of two weeks start at £815 plus about £20 departure tax. Air India (01753 694528) operates four flights a week from London from £385 plus taxes for two weeks; or for £964 including taxes from Manchester.

■ Best time to go: During the winter and spring, when temperatures rarely exceed 28C and it can be quite cold at night. Temperatures can climb to an uncomfortable 40C between the months of April and June, while you can expect heavy rain between July and September. Further information is available from the India Tourist Office (0171-457 3577).

■ Health: Take care. In addition to the usual health caveats for India (the recommended vaccinations are hepatitis A, typhoid, tetanus and polio; consult your GP), the Malaria Reference Laboratory at the London School of Hygiene and Tropical Medicine has noticed an increase in the incidence of malaria in Rajasthan.

You should start to take anti-malarials a week before travelling and continue for four weeks after returning; use insect repellent; wear long sleeves at dusk; consult your doctor if you develop any fever after your return.

■ Red tape: British passport holders require a visa for India. Applications can be made by post or in person in London, Birmingham or Glasgow. More details from the visa information line (0891 444544; premium rate). Tourist visas for up to six months cost £19.

■ Guidebooks: Rajasthan (Lonely Planet, £9.99); In Rajasthan by Royina Greval (Lonely Planet, £6.99); Delhi, Agra and Jaipur by Louise Nicholson (Odyssey Guides, £10.99).



Kumbhalgarh fort, surrounded by 20 miles of high walls

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INDIA'S 'FORTRESS CITIES': MADHYA PRADESH



Reminders of ancient emperors and palaces are everywhere among the domes of Mandu, a now-deserted city

How bad roads saved the city

Madhya Pradesh is the geographical heart of India. Despite being the biggest of the Indian states (almost twice the area of Britain), and probably the least known, it contains some of the finest buildings in India.

Indians, including honey-mooners, generally go to Mandu during the monsoon (July-September), when the hillsides and ravines are green and the monuments are wrapped in romantic mists.

Getting there is not straightforward. "Bad roads have saved Mandu," a museum director in Bhopal, the state capital, told me with wary satisfaction.

As the road rises and the forest becomes thicker, the first crumbling ruins with domes and fluted arches appear — jungle-covered pavilions of uncertain purpose.

Soon, as the road gets steeper and more winding, the remains of these buildings are all about you. You drive past the foot of a huge stone ramp used by elephants and Mughal emperors for ceremonial entrances through the elegant Delhi gate, and as the road levels out at 2,000ft you arrive at the royal and sacred enclosures.

Although Mandu was the capital of the Hindu kingdom of Malwa, its fame dates from the beginning of the 15th century, after the Muslim conquest of northern India.

Andrew Robinson finds few other visitors at Mandu and Orchha, deep in the heart of India

The Malwa sultans spent the century or so before they too fell to the Mughals, creating extraordinary buildings such as the austere Jami Masjid — the Great Mosque now no longer used for worship — and Husang's tomb, the first building in India to be entirely marble-clad.

The building for which Mandu is best known is the fanciful Jahaz Mahal, or Ship Palace. This 400ft-long, two-tiered edifice, with domed pavilions on its "deck", and a suit of stone prow, appears to float at anchor in an artificial lake if viewed from an appropriate angle, especially during the monsoons when the lake brims with water.

Mandu lends itself to such fancy. It is a place full of secrets: of baffling buildings with extraordinary echoes, of stairways infested with bats that disappear into underground chambers, of half-hidden water channels with mysterious, maze-like spiral patterns and of wells and pools with steps that lead down through half-submerged arches into concealed galleries inaccessible except during dry periods.

Mandu's most romantic spot, Rupmati's Pavilion, is best visited at sunset or under a full moon. Built on a high point at the far edge of the fortress, dramatically silhouetted against the sky, the pavilion faces south and overlooks the sweep of the Nimar plains and the white serpent of

the Narmada river, 1,200ft below. Its name derives from the 16th-century Rani Rupmati, favourite wife of Baz Bahadur, a music-loving ruler of Mandu in the Mughal time.

Baz Bahadur and Rupmati are as celebrated in India as Romeo and Juliet, not only in songs and poems, but also in movies and television. Both fell victims to the Mughal conquerors' desire for Malwa. Baz Bahadur was defeated in battle in 1561 and forced to flee. Rupmati was captured and committed suicide, apparently by swallowing ground diamonds.

Orchha, 300 miles to the northeast, managed its relations with the Mughals more harmoniously. The intimate pavilion of the Raj Praveen Mahal, where the celebrated courtesan Raj Praveen once sang for the prince and his court, looks out on an exquisite garden with octagonal flower beds. To stand here, alone, listening to the excellent audio tour of Orchha, one's ears tingling with classical music and singing, is to feel the pulse of the past in a way that is not possible in the semi-ruined palaces of Mandu.

You feel this on the banks of the Betwa, the river that flows through Orchha on either side of the island where the rulers built their palaces. Here, on the ghats (bathing steps) beneath the elegant, spired stone cenotaphs of past rulers, people come to wash themselves and their animals. If you cross the long stone bridge over the river, walk along the bank and look back to the far side, the scene might easily belong to the 16th century. Or go to the giant, unexpectedly light-filled Chaturbhuj temple, which dominates the town. The temple's vast cruciform space was dedicated to the mass hymn-singing of the Krishna cult. If you have the stomach for heights and dark, narrow staircases, you can climb up and look down on this great vault, and then ascend the conical shikharas that crown the sanctuary, until you reach the very perches of the temple vultures. The experience is as impressive as climbing St Paul's but without any accompanying horde.

It was the palaces that impressed me most, though. There is the Raj Mahal, belonging to the time of Akbar, and the larger Jahangir



A maze-like water tunnel at the Jahaz Mahal, or Ship Palace, which appears to "float" on an artificial lake

Mahal. Both have their intricate, interlocking courtyards, stairways, galleries, pavilions, battlements and fine stone screens. And unlike Mandu, they have wonderful wall paintings. There are scenes from the ancient epic, the Ramayana, with gods and demons and battles; scenes from the life of Krishna and his gopis (female cowherds); scenes from courtly and town life, with princesses playing polo on horseback, a juggler

playing with balls in the bazaar; scenes from the British period showing a British and French officer in leisurely discourse like two nabobs; and lively floral and faunal designs. In one private alcove, an elephant fresco is playfully composed from the interwoven bodies of 12 women, one of them gracefully forming the trunk, the two tusks made out of female arms.

I stayed in an annex of the Jahangir Mahal, originally built by the rulers for their guests and now converted for tourists. At night under a brilliant moon, there was the sound of a harmonium and chanting, "Jai Jai Ram" — "Ram is the king of kings" — from some small temple at the foot of the palace. Modestly repeated, it was still audible when I woke at dawn. Then, the priest seemed to take over. He sang beautifully with the accompaniment of a tabla. As the morning wore on, the tempo increased, and by the time I entered the main palace, the music was getting frenzied. Looking down from the palace walls through binoculars, I saw a worshipper writhing on the ground in a trance.

Suddenly, I became aware that the entire palace was filled with music, just as it must have been when people sang Ram's praises four centuries ago. Where else but in India are past and present so vibrantly intertwined?

MANDU AND ORCHHA FACT FILE

- Getting there: Andrew Robinson made his own travel arrangements. Visitors should shop around for bargain flights to India: Flight Bookers (0171-757 2444), for example, has flights to Bombay with Qatar Airways with prices starting at £233 in March. The company can also book internal flights from Bombay — £98 return to Indore and £176 to Gwalior, both with Indian Airlines.
Travel in India: For Mandu, Indore has good rail and air connections to Bombay, Delhi, Gwalior and Bhopal. From Indore to Mandu, there are regular buses. A car and driver can be hired in Indore for £150-£175 for three days. Journey time by bus/car is three to four hours. You need to remain at least one night in Mandu. Stay at the Tourist Cottages.
Orchha is ten miles from Jhansi, which is on the Bombay-Delhi and Delhi-Madras railway lines. Hire a taxi from Jhansi station. The nearest airport is Gwalior (74 miles), which is connected to Jhansi by a good road. At Orchha, stay either at the Hotel Sheesh Mahal (part of the old palace), or at the Benau Cottages, by the river. The accommodation is run by the Madhya Pradesh State Tourism Development Corporation and can be booked through the local office (not possible in London) at Gangari, 4th floor, T.T. Nagar, Bhopal, Madhya Pradesh 462003 (fax 00 91 755 552844).
When to go: The best time to visit Mandu and Orchha is from October to March, though Mandu is also beautiful in July-September, during the monsoons. Avoid visiting Mandu at the weekend, unless you like local crowds.
Reading: Mandu, published by the Archaeological Survey of India, is available at the Tourist Cottages. It is based on G. Vaidya's Mandu: The City of Joy (Oxford University Press, 1929), long out of print but worth seeking out. There is no handy guide to Orchha, but it is well described and illustrated in Christopher Tadje's The History of Architecture in India (Phaidon Press, £24.99). At Orchha, the audio tour is recommended (available at the Sheesh Mahal Hotel). India: The Rough Guide (£14.99); India Handbook (Footprint, £16.99) and India (Lonely Planet, £14.95) all have sections on Madhya Pradesh.
Further information: India State Tourist Office: 0171-457 3677. For health and visa information, see fact file, opposite.

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# Wilderness that cradled mankind



**William Gray  
camps out in  
Botswana's vast  
salt pans, where  
prehistoric man  
once roamed**

It was the same delicious sensation as breaking the caramelised crust of a *crème brûlée*. Slight resistance followed by a brittle snap, then sinking into softness. I lifted my boot and took another step into Botswana's Makgadikgadi salt pans, a desert expanse the size of the Netherlands.

"This was once Africa's largest lake. Two million years ago it probably covered a hundred thousand square kilometres," said Super, his smile as wide and bright as the dazzling plains that stretched clear and level to every horizon. No hill, depression or living thing marred the crisp line between blue sky and white land. Slowly turning a full circle, I saw the curve of the earth. Few people venture here, I had been told. You would survive two days without water and go blind before dying of thirst.

Ice-cubes clinked in a glass and Super handed me a gently fizzing gin and tonic. Nearby stood a small table laden with spirits, cold beers and a silver-plated ice bucket. From a distance, I had thought it was something serious, like a weather station or an experiment for some future mission to Mars. "Just one of our little surprises," said Super with a flourish of a cocktail stirrer and a glint in his eye.

Super was my guide at Jack's Camp, a cluster of luxurious tents scattered among palms in a grove at the northern edge of the Makgadikgadi Pans. The tents boast 1940s styling (Persian carpets, canvas basins and chambray sheets) and each has a private, open-air bathroom with shower suspended in the palms and flush toilet. The camp's founder, the late Jack Bousfield, was one of Africa's great modern-day explorers and a pioneer of ecotourism in this area. When he first encountered the salt pans he asked locals what was out there.

"Nothing — only idiots go there," they replied. "Fine, that's the place for me," was Jack's response.

Even Geraldine, the bush pilot who flew me from the border town of Maun to this remote wilderness outpost, told me to expect nothing more than the surface of the moon with palm trees.

For a moment Super and I fell silent, stazing at the sunset — a giant orange melting on the rim of the salt pan. The quiet was complete, just the gentle thud of blood pulsed in my ears. To the unaccustomed, the peace and emptiness of the Makgadikgadi Pans is overwhelming. Local people say fast-living urbanites can't handle it; they crack up, pack up and leave. Only escapist visit Jack's Camp.

That's not to say there is nothing to see or do. The whole area, from the desolate expanse of the pans to the desert grassland and palm oases that surround them, is full of subtle surprises. You just need an expert to reveal them to you.

"This is from aardvark" — Cobra pointed his spear at a large abandoned burrow and walked on. I looked at the hole and then at the lines of tall palm trees that wobbled surreally in the heat haze. We were walking through the sweltering desert savannah at the edge of the pans. It wasn't just aardvarks escaping the midday heat in cool, dark



Once the site of a great lake, the desert still sustains ancient trees such as this baobab, or "upside-down" tree

burrows. "This is from spring hare," said Cobra by another, smaller burrow. "Why are you called Cobra?" I found myself asking. "My father was called Snake," Cobra replied reasonably and went on to explain that pythons and cobras would now be hibernating in many of these burrows. "What made this track?" I asked, suddenly turning to an open piece of ground devoid of holes. "This is from ostrich," replied Cobra. He, like so many Bushmen, had an uncanny ability to mimic animals and in an instant he was striding along south into a depression, creating what was once a huge lake.

Then, one by one, he struck a line through them, severing the rivers as the colossal earth movements must have more than a hundred millennia ago. "The lake basin filled with sand, the water evaporated and that's how the Makgadikgadi Pans were created," said Super. "But when the lake was full, it was a magnet to prehistoric man." He reached out and picked a shiny black stone from the pan's surface. There were dozens more, scattered around us like chocolate chips in vanilla ice-cream. I hadn't given them a second glance, but now, as Super slowly turned the stone in his fingers, I saw the unmistakable signs of craftsmanship. The edges had been carefully chiselled and the tip honed to a sharp point. In minutes we had gathered a dozen or more in different shapes and sizes. Scrapers, blades, flakes and points; a tool box for stone-age men who, half a million years ago, foraged along the shores of the vast vanished lake.

I wondered what *Homo erectus* would have made of Super's quad bikes. They were waiting for us back at Jack's Camp, two squat beasts with chunky tyres and silver handlebars, something you would expect from a strange marriage between a motorbike and moon-buggy. The surface of the pans is easily scarred by Land Rovers,

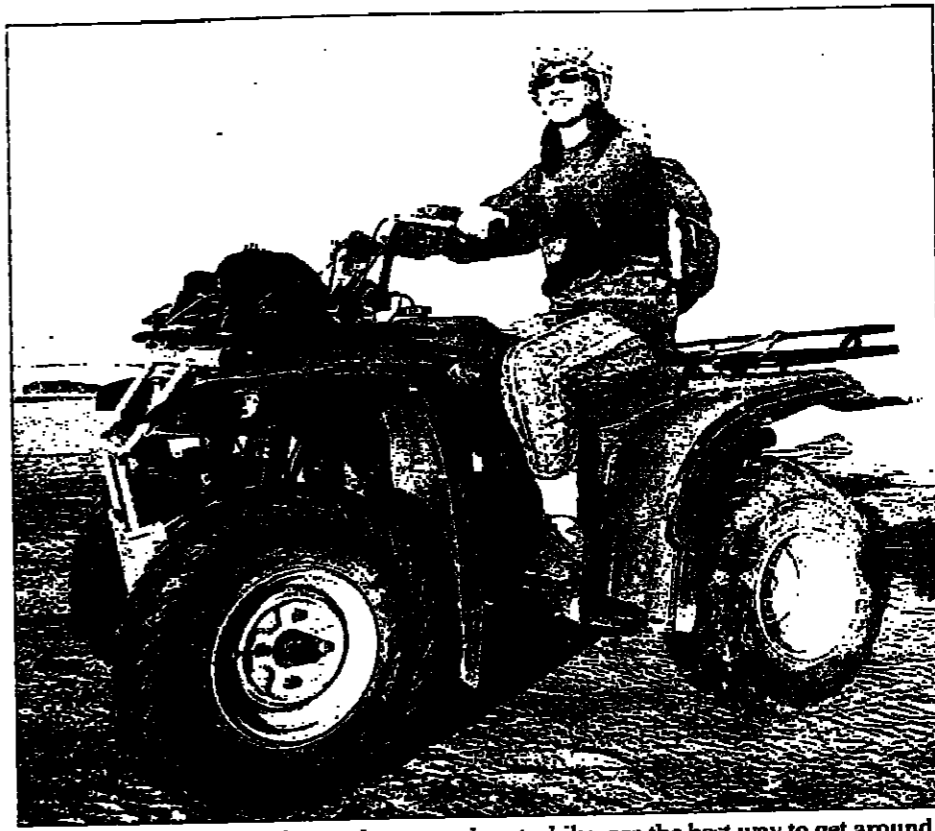
so only these smaller, lighter machines are used to explore the remote interior of the pans. Donning a turban of striped cotton, or *kikoi*, I straddled my quad bike, kicked it into gear and shot forward like a mustang at a rocco. Jack's Camp and the last tatters of desert vegetation passed in a blur before my streaming eyes as the vast, empty salt pans opened up before me. Quad bike roaring, *kikoi* rippling and adrenalin coursing, I hurtled into the desert void; Mad Max meets Lawrence of Arabia.

Hardly daring to breathe lest it disturb the muted air, I stretched out in the boundless space. Scorpio dipped its curling tail to the east, while the Southern Cross shone boldly against the white peppering of the Milky Way. A satellite drifted from one flawless horizon to the other. Then the bright, brief life of a shooting star flared overhead. "Just one of our little surprises," I half heard a voice saying.



A break for drinks at sunset in the Makgadikgadi Pans

The quiet was complete; just the gentle thud of blood pulsed in my ears'



Quad bikes, a hybrid of moon buggy and motorbike, are the best way to get around

**OUT OF AFRICA INTO THE FRYING PAN**

William Gray travelled with Art of Travel (0171-738 2038), which offers tailor-made and group tours to wildlife areas in east and southern Africa. A 12-night trip, including all flights and transfers, two nights' B&B at Victoria Falls, and full board with activities for six nights in the Okavango Delta and four nights at Jack's Camp costs from £3,414 based on two people sharing. Independent bookings can be made for Jack's Camp via the Unchartered African Safari Company (00 267 212277; fax 00 267 213458), prices from £197 per person per night.

Jack's Camp can arrange special five-day quad bike expeditions to explore remote archaeological sites in the pans at £212 per person per day (minimum four people).

Best time to go: The dry season, which runs from May to October. It is dangerous to venture into the pans during the rains although in a good wet season (November to April), the pans fill with water and attract thousands of flamingos as well as zebras and wildebeest.

Getting there: British Airways (0345 22211) has two flights a week from London to Gaborone, from where it is possible to connect with an Air Botswana (0171-757 2337) flight to Maun. Super Apex fare to Gaborone (minimum of ten days' stay) is £699 for travel until April 11. Fares during April to June cost £559 plus £24 departure tax. BA also flies twice daily to Johannesburg, from where connecting flights can be made to Gaborone.

During February, Trailfinders (0171-538 3939) can arrange a return flight to Maun via Johannesburg from £643, or alternatively via Victoria Falls from £699, including taxes. Flight Bookers (0171-757 2468) can organise flights to Maun via Gaborone. Prices until the end of next month from £812.20 including taxes.

Books: *Zimbabwe, Botswana & Namibia* (Lonely Planet, £12.95); *Zimbabwe and Botswana: The Rough Guide* (Rough Guides, £11.99); *Zimbabwe, Zambia, Botswana and Namibia* (Cudagon Guides, £14.99).

Further information: Botswana High Commission, 6 Stratford Place, London W1N 9AE (0171-499 0031).

Red tape: British passport holders do not require visas for stays of 90 days or less. Botswana and Zimbabwe are malarial areas and the use of anti-malaria tablets and repellents is essential. Travellers are advised to be inoculated against hepatitis A, typhoid, tetanus, polio and yellow fever. Consult your GP for specific information on inoculations.

Finely crafted stone age tools are still abundant

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1949 CHINA



### SKI WEEKEND: SNOWSHOEING



North American hunters perfected the art of snowshoeing. Today it has different advantages: "Flatfoots are at peace with the world. And they don't have to pay for ski passes"

# It's the snow shoe shuffle

Kevin Pilley is the first to admit that he is a hopeless skier — but in St Moritz, he discovers one winter sport he could learn to love

I pointed towards a hairy figure in the distance. "It's a yeti! It's a yeti!" I shouted. Then I screamed. "It's the abominable snowman," forgetting for a moment that I was in Switzerland and not in Tibet. Snowshoes can play cruel tricks on a man's mind.

We made our way through the deep snow towards the figure. As we got closer I realised it was neither a yeti nor a yak but a bearded man holding out some wine glasses. "May I introduce Renato Giovanolo," said my guide, Leo, as we accepted some unexpectedly chilled chianti and several slices of chamois salami. Renato has been hunting and "curing" wild animals in the Maloja pass on the Swiss-Italian border since he was a child — his father taught him. He has also started up a profitable sideline serving goat-like antelope snacks and refreshments to furnished snowshoers from nearby St Moritz.

I detest skiing because I am abysmal at it. After five attempts I have discovered there is little any ski instructor in the world can do except look at me as if I am an aberration of nature. The mind, keen for condorphanis, is willing but the lower torso refuses to cooperate. Sadly, I have concluded that skiing is an overrated pastime — and not for me.

Recognising that there are a great many ski-phobics like myself, more resorts are now

offering snowshoeing as a safe alternative to the thrills, spills and double fractures of downhill skiing.

Some of the best snowshoeing can be found around St Moritz. Leo Blattler runs the St Moritz Experience, and snowshoe safaris are all part of enjoying the Engadine mountains. He offers half-day or full-day excursions into the countryside around the famous Swiss resort. He is extremely well qualified: not only is he the secretary of the International Association of Mountain Guides but he has also helped choreograph the ski sequences in five James Bond films. What Leo does not know about snow is not worth knowing.

"I used to be in the same class in catering school as Anton Mosimann," he said as he selected a pair of sturdy snow boots for me, which I found far more comfortable



Snowshoers on the move: Kevin Pilley, left, and his teacher Leo Blattler

than ski boots. "I had a choice," he continued, lacing up my calves, "whether I wanted to spend the rest of my life in a hot, steamy kitchen or outdoors in the fresh air. It was a tricky decision."

We tramped off through the slush. The days of sticking a pair of wicker lacrosse rackets on your feet are long gone. Modern black canvas snowshoes are quite stylish, although mastering a pair does not give the same adrenalin rush or sense of high-speed adventure that you can get from skis.

We climbed into the car and left the Corviglia, Lagalb and

Diavolezza mountains behind us as well as all the jobs, the posers, the terrifying dragliffs that always wrench my arms out of my sockets and the awful mountain restaurants with their obscenely priced local specialities.

A ten-minute drive out of town, our first walk was up a toboggan run to the Renesse Tower, a belvedere folly built by a Belgian count in 1881. It was intended to be used as a bordello and casino before the count ran out of money and therefore women. Now it is a breather stop for stich-stricken snowshoers in the winter and a barbecue area for

hungry hikers in the summer.

"On a good day it has one of the best views in Switzerland. You can see the Bergell and Engadine valleys," said Leo, looking out through the dense mist and his breath smoking in the cold afternoon air.

After waiting for my stitch to subside, we resumed our walk, slipping and sliding easily and enjoyably down the gentle gradients and up the not-too-taxing inclines of another well beaten toboggan run. "Don't click your heels, you are not a German," was the only technical instruction I received. Through larch and pine trees we went, fulfilling at every step all my Ranulph Fiennes intrepid frontiersman fantasies. Then we stepped over a ledge and I sunk to my thighs. It was my first off-piste deep powder experience.

"Listen to the silence," whispered Leo as we balanced on a snowdrift in the middle of a forest. "Not a cable car. Not a screaming job. No one is about. You have the mountain to yourself. These are the true Alps. Snowshoeing is infinitely better than skiing. It is more social. You can talk. On skis you are too wrapped up in yourself and too keen to get down the mountain as fast as you can. Here you can stop

## Northern exposure

Neville Judd tries his luck at "the ultimate winter sport" in Canada

If you can walk, you can snowshoe," said the sign. It seemed too good to be true. The Saturday morning crush at Whistler's ski rental stores can be overwhelming, so the possibility of enjoying snow without queuing for equipment or suffering pain was hard to resist.

"Snowshoeing is the ultimate winter sport," my guide Joe Bowman tells me. "Technique amounts to putting one foot in front of the other. Just lace up, and off you go."

I was lacing up when the problems started. Looking smug in my top-of-the-range ski suit (borrowed), I bent down to strap on my snowshoes when I heard a loud rip and peered over my shoulder to find the teeth of a zipper separated across my behind.

I set about what would surely be the simple matter of zipping back up, but soon a small crowd had gathered. My wife started laughing and so did most of the kids from the Ski Scamps school. Then my wife took pictures.

Joe, who appeared to have seen this sort of thing before, thought it best to head for the trail while I made temporary repairs with a borrowed hair clip lent to me by a nice woman called Carol.

In the back country north of Whistler, old-time fur trappers patrol their lines in snowshoes. Some cover up to 30 miles a day. Joe says he could travel farther over two days than any cross-country skier. "And I'm an old guy," he adds.

**FACT FILE**

- Canadian Snowshoe Adventures: (613) 634 952. 90-minute nature/culture tour costs £18. Other trips include an evening fondue tour for £20 and an all-day excursion for £45. E-mail is [outdoors@whistler.net](mailto:outdoors@whistler.net) or visit website <http://www.its.com/outdoors>.
- Getting there: Air Canada (888) 247 2286 has midweek return flights from Heathrow: Manchester and Glasgow to Vancouver from £507. Weekend flights from £507.
- For information about buses to Whistler from Vancouver call Perimeter Transport (613) 604 266 5386 or Maverick Coach Lines Buses (613) 604 602 8051.
- Inghams (0181-797 4444) has a week's room-only in March at a three-star hotel with flights from Gatwick from £390, based on four sharing; £547 for a five-star hotel.
- Ski Solutions (0171 471 7700) is offering a week's room-only at a three-star hotel in March with flights from Heathrow from £550, based on four sharing; the same conditions at a five-star hotel but with two sharing from £955. Call the Whistler Reservations Line: 001 604 664 5625.
- Further information: Visit Canada Travel (0891 715000, premium rate).

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NORTH CYPRUS

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**SNOWSHOE FACT FILE**

- The St Moritz Experience is located at 7512 Champfer-St Moritz (00 41 81 833 7714). Leo Blattler offers a choice of several snowshoe routes including a night-time walk to Isola over the southern Grisons valley. He also leads walks to the Morteratsch glacier with views to peaks of Bernina and Pailu. And there is a walk from the valley of Bever to Spinas, as well. From Sils you can walk through more of the "winter wonderland" to Silvaplana and the Fedox valley. The Albula pass and Poschlav valley are also accessible. A half-day escorted trip costs £98 and a full day costs £184. All equipment is provided. The walks can range from about 5km to 15km depending on your speed and how many times you collapse with the exertion.
- Getting there: Swissair (0171-434 7300) has regular flights from Heathrow to Zurich. A midweek return is £103 until next Saturday and £133 afterwards. Weekend flights are £10 extra; tax is £26. Flights are also available from Manchester.
- Inghams Travel (0181-780 4444) has a week's half-board in March at a four-star hotel in St Moritz with flights from Heathrow from £539, based on two sharing; a five-star hotel with the same conditions costs from £1,060.
- Ski Solutions (0171-471 7700) has a week's half-board at a four-star hotel with flights from Heathrow and transfers from £1,050 in March.
- Where to stay: The Savretta House Hotel, a member of Leading Hotels of the World (0800 181123). A double room costs about £308 a night on a half-board basis. This was the hotel in which Nijinsky, the ballet dancer, gave his last performance. It boasts a heated indoor car park and also offers curling and skating for non-skiers.
- Further information: Contact Switzerland Tourism (0171-734 1921).



Guide Joe Bowman points out the tracks of a varied hare

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Safari breaks in Kenya are popular among British holidaymakers but the death of a British tourist in a violent mugging incident this week may give second thoughts

# Kenya safe, operators insist

**T**our operators say it is still safe to go on safari in Kenya despite this week's attack on a retired Scotland Yard detective, who was stabbed to death by muggers in a game sanctuary. Roy Chivers, 50, was knifed as he tried to fight off muggers who had grabbed his camera along with his wife's as they took a walk in the grounds of the five-star Aberdare Country Club in Nyeri, 140 miles north of Nairobi.

**Safari holiday organisers are anxious to avoid cancellations after the killing of a tourist. Tom Chesshyre reports**

off incident," said Stuart Britton, marketing manager for Somak Holidays, which sent 35,000 British tourists to Kenya last year, including some to the Aberdare Country Club. "There are muggings in tourist destinations around the world. Unfortunately media reports have blown this out of proportion." A spokeswoman for Thomson, the leading British tour operator in Kenya, said: "The reality is that a Kenyan safari is relatively safe. It is only potentially dangerous if you go into a game reserve on your own. All of our trips are fully escorted and have security guards."

Nairobi and Mombasa — some tourists were trapped at the time. However, most major communication links have since been repaired. There were further worries that Kenya's general election last December might spark off major civil unrest — in the event, the balloting took place mainly peacefully. The recent introduction of a £35 visa fee for British visitors has also added to fears that tourists will avoid Kenya. More than 100,000 British tourists visit Kenya each year. The last to be killed in Kenya was Julie Ward, who was brutally murdered on the Masai Mara Game Reserve in 1988. Christopher Chika, First Secretary at the Kenyan High

Commission, is concerned that the latest death will frighten away tourists. He said: "Frankly, I think that people who travel a lot know that these things can happen anywhere in the world. It is very rare for a tourist to be murdered on a game reserve in Kenya." Tourists are, however, being advised to take precautions to minimise the risk of muggings. Richard Trillo, author of the *Rough Guide to Kenya*, advises visitors against wearing jewellery, watches or designer clothes. He also recommends not carrying a camera or a bag. "It would take most Kenyans about two years to pay for a £400 camera," he said. "So don't flaunt your wealth, as unemployment is high and

the temptation for muggers is very strong — the best thing you can do is to dress down and blend in. Also, whatever you do, do not resist an attack, especially if the muggers are armed, as they were in the recent tragic case." Robert Rolis, from Hammersmith, recently returned from a ten-day Somak Holidays safari in Kenya with his wife and three children (aged 9, 11 and 13) and did not experience any problems. "We felt very safe," he said. "We were escorted throughout our trip and did not come across any threat of violence. It sounds as though the recent attack was a tragic freak. People shouldn't be put off visiting; this sort of thing could happen in the centre of London."



The French Travel Centre in London's Piccadilly, opening on Monday, will simplify arrangements for tourists; 200,000 are expected to visit this year

THE French Tourist Office is looking to capitalise on the World Cup and a revival in cross-Channel tourism by opening a one-stop travel and information office in central London on Monday, Steve Keenan writes. The French Travel Centre includes a bank, travel agent, airline, bookshop and two ferry companies, as well as a tourist office desk. French Railways also has an office, which offers Eurostar, Motorail and SNCF bookings, leading the FTO to claim that all travel needs for France can be booked under one roof. The £600,000 investment marks a sea change in the attitudes of tourist boards in the UK, which usually attract criticism for refusing personal callers and being impossible to contact by telephone. But while the FTO estimates

## France sets a new goal for tourism

that 200,000 people will visit its Piccadilly office this year, it will not take telephone calls from those seeking information. Instead, the FTO is to retain its 0891 telephone information service, which costs 50p a minute. More than 160,000 calls were received last year. The FTO has trebled the size of its information office, which is based on the success of the British Tourist Authority offices in Paris. The new centre, which officially opens on Monday, will also open on Saturdays — a first for a tourism office in the UK, said FTO director, Pascal St Pere. "When I first suggested the idea of a travel centre to headquarters in Paris, there was a very negative reaction," he said. "They asked why we needed a bigger office with the Internet and other technology coming on line. But I believe that human contact with clients presents a better cultural image for France." More than ten directors of other tourist offices in the UK visited the new centre this week to examine the French approach. Air France has an office, along with ferry companies SeaFrance and Brittany Ferries. The Bank of Ireland is running a bureaux de change. France Magazine runs the bookshop, and French Holiday Service, the travel agency. While this will feature 70 operators to France, the FTO has promised brochure racking space to all holiday firms selling the country.

## Sailing bible relaunch

BILL and Laurel Cooper's *Sell Up and Sail* (Adlard Coles Nautical, £15.99), just out in an updated third edition, is a bosun's bag of unusual advice. Angus Clarke writes. "If one of the crew is contemplating having a replacement hip or knee joint," the book advises, "make sure to specify to the surgeon that the metal parts must be non-magnetic" — this, of course, is so that the helmsperson does not derange the compass with his/her prosthesis and drive the boat upon a reef. In the dozen years since *Sell Up* appeared, it has achieved scriptural status among those dreamers who, as the subtitle has it, "take the Ulysses option" — they sell their homes, buy boats and sail away for ever. Apart from its dry asides and mound of useful information about everything from diesel spares and fire-fighting to preserving eggs and thrif with fresh water supplies, *Sell Up*'s great virtue is a stern and unflinching pragmatism. If you are going stir-crazy on land, don't put the house on the market until you have read this book. You will get a much more realistic idea of whether you are suited for the life of the ocean gipsy. You may even decide to stay at home and just dream. If you do take the plunge, you can take the cat along but you should leave the goldfish behind — apparently on boats they get seasick.

# Mandela to sail past his cell

**N**elson Mandela is to join the QE2 next month for a two-day voyage between Durban and Cape Town in South Africa. The South African President, the first serving head of state to sail on QE2 since the Queen in 1990, will set sail from the KwaZulu-Natal port of Durban on March 29 for the voyage around the Cape of Good Hope. His arrival in Cape Town will be especially poignant, as the ship charts its course past Robben Island at the entrance to Table Bay. South Africa's answer to Alcatraz was Mandela's prison for almost 20 years and it is quite possible that Captain Ronald Warwick will permit the President to signal a long blast on the ship's whistle from the bridge of QE2. The media bandwagon will be at full strength during President Mandela's brief introduction to world cruising. Sir David Frost and American talk-show host Larry King are scheduled to join QE2 for the same two days and will interview the statesman from the deck of the famous liner. It will be interesting to see if Cunard relaxes its strict dress code of collar and tie in the prestigious Queen's Grill for the notoriously casual President, who trades wing collars for Versace prints. One thing is for sure: QE2 will be capturing the headlines again — this time for the right reasons. Those wanting to sail with the President can still join the QE2 for a section of its current world cruise. Sailing from Singapore on March 15, the ship calls at Madras, India; Male in the Maldives; Mombasa in Kenya and Durban before arriving in Cape Town on March 31. Prices start at £3,372 per person, based on two sharing a cabin, for the 20-night holiday, including flights departing on March 13: call Cunard on 01703 716605. Victoria Travel (0121-445 5650) can offer the cruise from £2,245 excluding flights. The "island of exile" theme will be continued on the final leg of QE2's world cruise when she sails from Cape Town on April 1 and calls at St Helena en route to Southampton. This rarely-visited outpost of the British Commonwealth — it is only QE2's second visit there — is more than 1,200 miles off the coast of Africa and is celebrated as the place of Napoleon's final exile. Dakar in Senegal, Tenerife, Madeira and Lisbon are the other ports of call on this passage from Africa. President Mandela understands the value of tourism to South Africa and last June accepted an invitation to inaugurate the new deluxe Blue Train service between Pretoria and Cape Town. On this occasion 140 well-heeled South Africans joined the President and his partner Graca Machel in a lavish celebration of one of the world's most famous trains. Staking an entry in the first page of the new train's visitors book did not come cheap. At £17,500 per couple, this "away day" knocked tickets on the Orient Express into the sidings. By comparison, sharing the passenger list on QE2 with the President will seem like the sail of the century.

GARY BUCHANAN



President Mandela with his partner Graca Machel



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**AROUND THE WORLD: A WEEKEND GUIDE**



**TRAVEL TIPS** by **Jill Crawshaw**  
TRAVEL JOURNALIST OF THE YEAR

**Good sports in Mongolia**

REGENT Holidays (0117-921 1711) is organising a tour around Naadam, the Mongolian sports festival at Karakorum, formerly the capital of Genghis Khan's empire. Archery, wrestling and horse riding are the main attractions, with interludes provided by chanting monks and military parades — absolutely no political speeches, promises Regent. The 12-day tour, starting on July 7, costs £1,645 and includes all flights, full-board accommodation, two nights in Beijing on the way there and back, four nights in Karakorum, two nights in Ulan Bator and one on the train back to Beijing.

pean trains, from a special edition of the *Thomas Cook European Timetable* out in March, 125 years after its first publication.

The timetable was first produced in March 1873, when it cost one shilling. The souvenir March 1998 edition costs £8.40 (eight guineas in old money) from Thomas Cook Publishing. It traces the history of the timetable and looks at further expansion of the European rail network, including such projects as the fitting trains on order for Virgin Trains for the West Coast main line. The souvenir timetable can be ordered from 01733 503971/2.

**Just milling around**

OLD water-mills, several of which are still in working order but which have now been converted into attractive country house hotels, provide the overnight stays on a self-drive touring holiday of northern France, Burgundy and the Dordogne. This is available from French Expressions (0171-431 1312).

The water-mills include the Moulin du Vey near Clecy in Normandy, a former corn-mill on the banks of the River Orne, the one-star Michelin Moulin de l'Abbaye in Brantome, and the Vieux Moulin near Beaune which has two Michelin stars.

**Explore Oman**

A WILDERNESS experience in Oman, in the Arabian Gulf, is being offered by Explore Worldwide (01252 319448): five nights' camping in the 15,000-square-kilometre sea of dunes in the Wahibah sands, where nomadic Bedu tribesmen still roam freely.

Spring and autumn tours also trace the history of the rugged little sultanate from the ancient site of Sumharum, where rare frankincense trees grow in profusion, and the ancient ruins of what may have been the Queen of Sheba's temples have been unearthed, to the more recent remains of the village of Tanuf near Nizwa. This was destroyed by the British in 1968 during the Jabal war.



Eye on the target: a Mongolian archer competes in Naadam, the Mongolian sports festival which takes place in July at Karakorum, formerly the capital of Genghis Khan's empire



House in Tanuf, Oman, bombed by the British in 1968

The 12-night trip costs from £1,195 and this includes flights, will travel by donkey and camel as well as riverboat and train. The price is £695-£760 which includes flights, 14 nights' accommodation and some meals.

ASPARAGUS addicts can pick their own, visit an auction house and feast on a gourmet asparagus lunch during a three-day break in the Black Forest from Mossia Tours (0116-271 9922). Departing May 22 and June 5 to coincide with the asparagus season, the breaks, based at Karlsruhe, cost £445. This includes scheduled flights, two nights' four-star B&B hotel accommodation, excursions, wine-tasting and a voucher for free travel on the local trains and buses. Culinary note: German asparagus is the fat, white, chunky variety, usually served with hollandaise sauce, ham and boiled potatoes.

**Sifaka search**

THE FIRST group of holiday-makers will be taken into Madagascar's Marojeje Strict Reserve on a tour "in search of silky sifaka" in November that is organised by Reef and Rainforest Tours (01803 866965). Previously open only to scientific researchers, the reserve is scheduled to become designated as a national park this year. Its main attraction is the elusive rare lemur, the pure white silky dadiemad sifaka. Led by wildlife expert and author Nick Carbutt, the 18-day trip should also offer the chance to spot lots of other lemurs as well as reptiles. Two hundred and twenty-five of the island's 257 reptile species, 80 per cent of its plants, and two-thirds of the world's chameleons cannot be found anywhere else on earth. Also on the itinerary is a trip to the spice capital Sambava, some of the primary rainforests, the eroded karst massif of Ankarana and a couple of days spent relaxing on the beach at Ifaty. The price of £1,895 includes local transport, accommodation and most meals, but not any of the international flights.



ROMANCE does not have to stop with Valentine's Day. Orient-Express (0171-805 5103) has places on its British Pullman carriages of the Venice Simplon-Orient-Express to see the Royal Ballet perform at the Birmingham Hippodrome on Thursday. Passengers will be given high tea with champagne and wine on the outward journey, and supper with more champagne and wine on the return. The Orient-Express departs from London Victoria at 3pm, from Reading at 4.15pm and from Oxford at 5.15pm and costs £150 per person, including ballet tickets.

INDIAN Ocean Connection (01244 355320) is offering a week at the Koda Hurra resort in the Maldives. If white beaches are not enough, the resort also includes diving, water sports and a spa. Seven nights' B&B accommodation in a beach villa is from £215 per person.

EUROLINES (0990 143219) has deals on destinations up to March 31. Return travel to Barcelona, Genoa, Valencia and Alicante has been reduced from £149 to £89 and fares to Montpellier and Perpignan have been reduced from £109 to £79. All offers depart from London Victoria coach station on a Monday and are valid for one month.

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London - Edinburgh	from £58 Cityjet (ex-City Airport)	from £198 BA (ex-Heathrow/Gatwick)
London - Geneva	from £58 easyjet (ex-Luton)	£608 Iberia
London - Madrid	from £83 Debonair (ex-Luton)	from £138 Debonair (ex-Luton)
Manchester - Madrid	£109 Iberia	£408 BA (ex-Heathrow/Gatwick)
London - Milan	from £80 Debonair (ex-Luton)	from £158 Debonair (ex-Luton)
London - Rome	from £82 Debonair (ex-Luton)	from £158 Debonair (ex-Luton)



Beales' shrine: former home of Sir Paul McCartney, open to the public at the end of July

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Advertisement for 'Aire East' featuring images of buildings and text.

Handwritten note in Arabic script: "سكنا من الاجل"

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MODERN MANNERS

by John Morgan

Send your queries to Morgan's Modern Manners, The Times, Weekend, 1 Pennington Street, London E1 9XN

I have received an invitation to a wedding in Devon. My gay partner has not been invited...

top off his boiled egg with a knife rather than a small spoon. The second point is when we are out socially...

Your social graces are more finely tuned than his. It is more polite and practical to attack your egg with a spoon rather than a knife...

Nothing: to be invited to a wedding is a privilege and not a foregone conclusion. The bride is under no obligation to ask your boyfriend...

I have become fed up with a lifetime of jumping aside for able-bodied adults who charge directly towards me on the pavement...

I am a Japanese student studying English in Whitley and would like to know why many English people don't put up their umbrellas...



How perceptive of you to notice this strange convention. This could be for two reasons: firstly, Britain is traditionally such a wet country...

Pavement chicken is not a sport to be undertaken by the faint-hearted, particularly with blustering barrel-chested businessmen. However, should you wish to assert your rights...

My husband left me seven years ago and four years ago we divorced. The separation was painful and our subsequent dealings unpleasant...

How does one respond to a compliment? Is it correct to smile and say 'thank you' politely? Should you then repay the compliment such as 'and that is a lovely shirt'...

Go to the wedding and make sure that you are the picture of charm and self-possession in the face of this sisterly insensitivity. There is no need for you to speak to your former husband unless you wish to...

Compliments should always be received with grace. There is no need to reciprocate with matching flattery, as this reduces the gesture to social ping-pong. It is far better to say 'thank you' and appear genuinely delighted...

My husband, who is usually very particular about social graces, disagrees with me on the following. One is that he takes the

DAN BLAIR THE FORESEEABLE FUTURE. THIS MISSION WILL BE FRAUGHT WITH DANGER, DIG, SO WE MUST CONFRONT THE FOE WITH RESOLVE...

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O.K.? A jigsaw puzzle illustration.

WORD WATCHING

by Philip Howard

HSIEN a. A Chinese division b. A bonsai almond tree c. A flying snake

MAESTRIA a. Remorse b. A Florentine school of painting c. Skill

NORK a. A seabird b. A boast c. An idiot

NUDNIK a. A bore b. An anarchist c. A stripper or streaker

Answers on page 39

TWO BRAINS

by Raymond Keene

THE ability to memorise a single shuffled pack of cards with no errors is extraordinary. Nevertheless, the speed at which this can be achieved by the leading practitioners has tumbled dramatically over the past decade...

Question 1: Complete the following sentence with two different seven-letter words, which must be anagrams... Question 2: If OXFORD = 60, YORK = 275 and INVERNESS = 171, what does MANCHESTER = ?

Answers on page 39

CROSS WORDS

The Jumbo by Mike Laws

Past times for solving the Times crossword are well-documented, but no one has yet laid claim to speedy Jumbo-solving, perhaps because it's a leisurely weekend activity and a version of Parkinson's Law applies...

in how long a Jumbo takes to create. Available software can fill a grid in a trice, but the results are usually boring, because the machine doesn't opt for cleverness or interest of vocabulary...

utors have access to such software, they use its search facilities interactively, to exercise their rights of choice and creativity...

PICTURE LINE



Last week's winning caption, left, was submitted by Joan Milligan, of Barrow-in-Furness, Cumbria.

READERS are invited to suggest what these Russian soldiers might be saying to one another on parade in sub-zero temperatures.



This picture, recently printed in The Times, will appear again next week with an entry chosen from those submitted.

Send "speech bubble" suggestions on a postcard with your name and address to PictureLine, Weekend, The Times, 1 Pennington Street, London E1 9XN. The closing date for entries is Wednesday, February 25.

QUOTES OF THE WEEK

"Luvvies have been whining for more Government cash since the Roman emperors hired them." - Denis MacShane, Foreign Office pps, quoted by William Rees-Mogg (The Times)

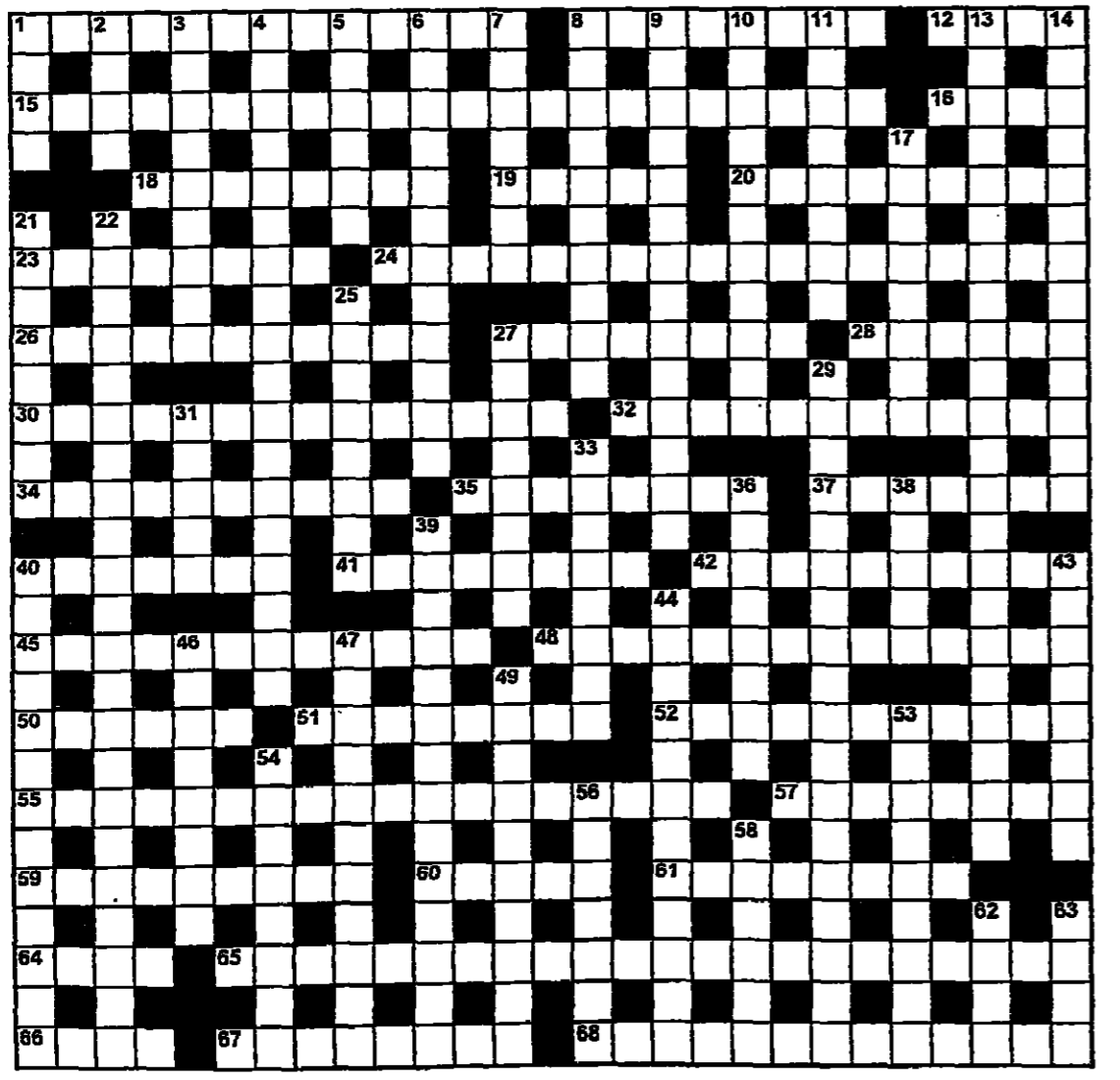
"We now understand that some people perceive that it contains references to drugs." - Sony when withdrawing an snowboarder computer game advert with words: "Powder, my body yells, aches for powder. I need the rush, the buzz. I have to get higher than the last time."

"Extraordinary puerile." - Prime Minister's spokesman on John Redwood's criticism of the City of London for honouring Chancellor Helmut Kohl

JUMBO CROSSWORD 152



The prize for the first correct solution to be opened will be an Alfred Dunhill AD2000, worth £125, the world's first interchangeable, capless rollerball/ballpoint pen. Streamlined and made from black resin with a gold-plated clip, it has perfect writing balance.



- ACROSS 1 Overseas opponents given a reception after the end of the game (7,6) 8 Conductor of The Creation perhaps needed me - I'd sorted out press (8) 12 Sort of pronunciation thought to result from this (4) 15 Firm expressed complete opposition to Asian import (5,3,3,3,2,5) 16 Knowledgeable about, and mad on it (4) 18 Type of 54 club - he's brought in youngster (4,4) 19 Bird, having wings wiped in detergent, brought back (5) 20 Vehicle left with a new cattle-dealer (4,5) 23 I'll draw out priest about one recurrent form of corruption (8) 24 Categorically refusing to attend yet-to-be-scheduled sessions (2,2,9,5) 26 Lances boils, holding classes in hygiene (11) 27 One much-loved island hooked (8) 28 One rule I'd back for a religious festival (6) 30 Play somewhat obscure, so one's entitled to find solace in drinking? (3,3,8) 32 What a head, by negativity, may reveal in retrospect (6,6) 34 Affected long vowels (all of them) start to sound ingratiating (10) 35 Cheap travel period always included (8) 37 Move to another house? (7) 40 Husband and wife (7) 41 An individual's number one obsession (8) 42 Claim Times is biased, changing tune, in one syllable! (10) 45 City felt UEFA could be fulfilling its role (12) 48 Plant producing range of vehicles maybe modified the list (7,7) 50 One's not out to play such games (8) 51 An appeal's circulating to beat endless synthetic materials (8) 52 Cash put up reversed pub's previous performance - like some feelers put out? (11) 55 Completely secure container to trap animals with (4,5,3,6) 57 There's only one way to bet on such a race (3-5) 59 35's reviewed some admissible evidence (3,6) 60 Perhaps lacking heart to pursue love, kept in a shell? (5) 61 Old vehicles about to take part in tour, as arranged (8) 64 Clear about article not being watered down (4) 65 Halfway up the leg side, in a cricket match? (4-4,2,1,11) 66 An increase in cross-country activity (4) 67 I haven't finished the sentence yet (8)
- DOWN 1 Decline pot (4) 2 Culturally trendy, or cheaply provocative, going topless? (4) 3 In such a state, getting out all (9) 4 Eric, like Jack perhaps, is very clever but impractical (5-13) 5 Arrive in the States? (4,2) 6 Fast to be taken up this morning, after pancake landings (3,9) 7 Roughly traced old, bold 20's style (3,4) 8 One could no longer make changes in Spitting Image (4,6) 9 Type of belief resorting to a chosen limit (1,4) 10 Informed composer before ad finally filled the seats (11) 11 Drink 'a trap? Then get with it (3,3,2) 13 One always has to put up with cuts and dogs, so it's said (2,5,3,2,5) 14 Put off by dilatory habits (1,3) 17 In distress, engaged in decorative work (8) 21 Friend of Romeo, finally dispatched in a fray, pierced by "wounded" one (8) 22 Having no effect, even if 13 on the mandarin? (4,5,3,1,5,4) 25 Joined line on river, looking for worm (5,5) 27 Islander has artist holding in expression of pleasure (8) 29 Stated unwillingness to take any more snaps (4,6,5,3) 31 Hot drink - concoction of genius one rejected (5) 33 They have a point - they're often separated (8) 36 Always last in this event (8) 38 Characteristics of saintly person? I'm biased, to some extent (5) 39 Hear popular proposal, supporting writer's elegant progress (6,2,6) 40 Security force twigged something unusual (7,6) 43 Macerate, when cooking afternoon meal (5,3) 44 Trendy youngster confessed about one making advances, with some hesitancy (6,6) 46 Mixed bits of Chinese meal (4,4) 47 They deal with flowing hair - ring in (4-7) 49 Major influence in George's work (3,7) 53 Agreeing with how parts of song should be written (2,7) 54 Preliminary 58 perhaps finally appears more frequently (9) 56 Swimmer involved in serious defeat means to survive (4,3) 58 Become offensive, playing on a certain course (6) 62 Notice a mark (4) 63 A haircut for 64 (4)

NAME ADDRESS POSTCODE

No 1335 SOLUTION TO NO 1334 ACROSS: 1 Cut corners 7 Flunkey 8 Tough 10 Outcome 11 Ride 12 Tabard 15 Elapse 17 Equip 18 En garde 21 Sidle 22 Aquinas 23 Free French DOWN: 1 Wren's masterpiece (2,5) 2 Capsule holding drug dose (7) 3 Unrased (8) 4 Minuscule (4) 5 Thin, crisp biscuit (5) 6 Valuable violin (abbr.) (5) 7 Skin on top of head (5) 13 Veracious (9) 16 Emotion, sensation (7) 17 How much shall I pour? (3,4) 19 Extra-velvety (fabric; luxurious) (5) 20 Of the highest noble rank (5) 21 Helmet covering sun-screen (5) 23 Floor covering (abbr.) (4)

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